SUPPLEMENT TO CRA

OVERVIEW

In This Section

This section contains information pertinent to the CRA changes effective January 1, 1996 that were included in the Financial Institution Letter (FIL-35-95) titled Revised Regulation Implementing the Community Reinvestment Act (Part 345); Revision to Regulation C, dated May 17, 1995. (The preceding CRA sections in this manual contain information critical to the revised CRA that was distributed in FIL-10-96 titled CRA Examination Procedures and Public Evaluation Formats, dated March 8, 1996.)

The guidance in this section assists the examiner in evaluating a financial institution's CRA performance under the revised regulation effective January 1, 1996 and includes: pertinent definitions, guide to CRA Data Sheets, the contextual worksheets' companion, a sample FDIC Order Form for ordering Data Sheets, and sample Data Sheets for Bank of Anytown.

DEFINITION(S)

Affiliate

Any company that controls, is controlled by, or is under common control with another company. The term "control" has the meaning given to that term in 12 U.S.C. 1841(a)(2), and a company is under common control with another company if both companies are directly or indirectly controlled by the same company.

(345.12 (a))

DEFINITION(S) (cont'd)

Area Median Income

- The median family income for the MSA, if a person or geography is located in an MSA; or
- The statewide nonmetropolitan median family income, if a person or geography is located outside an MSA

(345.12(b))

Assessment Area

A geographic area delineated in accordance with Section 345.41.

(345.12(c))

Bank

A state nonmember bank, as that term is defined in Section 3(e)(2) of the Federal Deposit Insurance Act, as amended (FDIA) (12 U.S.C. 1813(e)(2), with Federally insured deposits, except as provided in Section 345.11(c). The term bank also includes an insured State branch as defined in Section 345.11(c).

(345.12(e))

Branch

A staffed banking facility authorized as a branch, whether shared or unshared, including, for example, a mini-branch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization. The term "branch" only includes a "domestic branch" as that term is defined in Section 3(o) of the FDIA (12 U.S.C. 1813(o)).

(345.12(f))

CMSA

A consolidated metropolitan statistical area as defined by the Director of the Office of Management and Budget.

(345.12(g))

DEFINITION(S) (cont'd)

Community Development

- Affordable housing (including multifamily rental housing) for low- or moderate-income individuals
- Community services targeted to low- or moderate-income individuals
- Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of 13 CFR 121.802(a)(2) or have gross annual revenues of $1 million or less
- Activities that revitalize or stabilize low- or moderate-income geographies

(345.12(h))

Community Development Loan

A loan that:

- Has as its primary purpose community development; and
- Except in the case of a wholesale or limited-purpose bank:
    - -- Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
    - -- Benefits the bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s)

(345.12(i))

Community Development Service

A service that:

- Has as its primary purpose community development
- Is related to the provision of financial services; and
- Has not been considered in the evaluation of the bank's retail banking services under Section 345.24(d)

(345.12(j))

DEFINITION(S)

A loan to one or more individuals for household, family, or other personal

(cont'd)

Consumer Loan

expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. Consumer loans include the following categories of loans:

- Motor vehicle loan – a consumer loan extended for the purchase of and secured by a motor vehicle
- Credit card loan – a line of credit for household, family or other personal expenditures that is accessed by a borrower's use of a "credit card", as this term is defined in Section 226.2 of this title
- Home equity loan – a consumer loan secured by a residence of the borrower
- Other **secured** consumer loan – a secured consumer loan that is not included in one of the other categories of consumer loans; and
- Other **unsecured** consumer loan – an unsecured consumer loan that is not included in one of the other categories of consumer loans

(345.12(k))

Geography

A census tract or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

(345.12(l))

Home Mortgage Loan

A "home improvement loan" or a "home purchase loan" as defined in Section 203.2 of this title.

(345.12(m))

Income Level

- Low-income – an individual income that is less than 50 percent of the area median income or a median family income that is less than 50 percent in the case of a geography
- Moderate-income – an individual income that is at least 50 percent and less than 80 percent of the area median income or a median family income that is at least 50 and less than 80 percent in the case of a geography
- Middle-income – an individual income that is at least 80 percent and less than 120 percent of the area median income or a median family income that is at least 80 and less than 120 percent in the case of a geography

DEFINITION(S) (cont'd)

Income Level (cont'd)

- Upper-income – an individual income that is 120 percent or more of the area median income or a median family income that is 120 percent or more in the case of a geography

(345.12(n))

Limited-Purpose Bank

A bank that offers only a narrow product line (such as credit card or motor vehicle loans) to a regional or broader market and for which a designation as a limited-purpose bank is in effect, in accordance with Section 345.25(b).

(345.12(o))

Loan Location

A loan is located as follows:

- Consumer loan – the geography where the borrower resides
- Home mortgage loan – the geography where the property to which the loan relates is located
- Small business or small farm loan – the geography where the main business facility or farm is located or where the loan proceeds otherwise will be applied, as indicated by the borrower

(345.12(p))

Loan Production Office

A staffed facility other than a branch that is open to the public and provides lending-related services such as loan information and applications.

(345.12(q))

DEFINITION(S) (cont'd)

MSA

A metropolitan statistical area or a primary metropolitan statistical area as defined by the Director of the Office of Management and Budget.

(345.12(r))

Qualified Investments

A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

(345.12(s))

Remote Service Facility (RSF)

An automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank, such as an automated teller machine, cash dispensing machine, point-of-sale terminal, or other remote electronic facility, at which deposits are received, cash dispersed, or money lent.

(345.12(d))

Small Bank

A bank that, as of December 31 of either of the prior two calendar years, had total assets of less than $250 million and was independent or an affiliate of a holding company that, as of December 31 of either of the prior two calendar years, had total banking and thrift assets of less than $1 billion.

(345.12(t))

Small Business Loan

A loan included in "loans to small businesses" as defined in the instructions for preparation of the Consolidated Report of Condition and Income.

(345.12(u))

Small Farm Loan

A loan that is included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income.

(345.12(v))

DEFINITION(S) (cont'd)

Wholesale Bank

A bank that is not in the business of extending home mortgage, small business, small farm, or consumer loans to retail customers, and for which a designation as a wholesale bank is in effect, in accordance with Section 345.25(b).

(345.12(w))

GUIDE TO CRA DATA SHEETS

Overview

The CRA standardized examiner worksheets were designed to assist examiners in developing the:

- Performance context of the assessment area(s)
- Institution's lending activity in the assessment area(s), in particular during the pre-site portion of the examination or doing pre-examination planning

They are designed to closely parallel the requirements imposed on examiners by the:

- CRA regulation
- CRA examination procedures
- Performance evaluation

The examiner worksheets provide several benefits, including:

- Supplying the analysis of certain data that the examiner previously performed
- Promoting consistency in evaluations
  - -- Among agencies
  - -- Among examinations within each agency
  - -- As data is presented in a standardized format
- Improving quality of CRA evaluations
- Reducing examination time in the bank
- Assisting in the pre-examination planning

GUIDE TO CRA DATA SHEETS (cont'd)

Overview (cont'd)

The eleven (11) examiner worksheets are categorized into three groups:

- Community profile
- Lending performance
- Census tract level in detail

Community Profile Category

Assessment Area Overview (Community Profile)

This provides:

- Comparison of the assessment area with the MSA (if applicable), the county, and the state
- Summaries of data on population, income, labor, housing market, and affordability (of housing) within each area

These worksheets compare the assessment area against the MSA, the county or the state(s), as appropriate, to provide in-depth information about the overall economic condition of the assessment area.

Assessment Area In-depth

It provides:

- A breakdown of numerous population, income and housing characteristics across and within groups of census tract categories
- Two additional tables on the percentage of service area population in group or institutionalized quarters, and race and income characteristics by income group

Economic Patterns (Tables 1, 2, 3 Detail, and 4 Detail)

These include:

- Table 1 – Employment and Unemployment Information from U.S. Bureau of Labor Statistics
- Table 2 – Building Permit Information from U.S. Bureau of Census

GUIDE TO CRA DATA SHEETS (cont'd)

Community Profile Category (cont'd)

- Table 3 – Employment, Income, and Population Information from Regional Economic Information Systems (REIS)

- Table 4 – Employment Data by Number of Establishments from U.S. Census Bureau

Information is provided by MSA, county, multi-county and state comparisons on employment including job growth and loss, unemployment rates, wages, and major employment sectors. These worksheets provide an overview of the economic conditions within an assessment area that can affect the demand for credit within that area and the ability of the institution to meet the needs for credit within the community.

Summary of Census Tracts Just Outside the Service Area

This worksheet summarizes lending and demographic information for census tracts bordering the service area. This asks for input for those census tracts considered to represent areas just outside the institution's selection of its assessment area.

- For Home Mortgage Disclosure Act (HMDA) reporters, lending summaries include information on the institution's number of applications, originations, and denials just outside of the service area and are broken down by income level categories of the census tracts

- Demographic information that includes racial and income information on the tracts

  This will also assist examiners not only in performing the CRA evaluation, but in performing evaluations under the ECOA and Fair Housing components of the Compliance examination.

- Assists in evaluating whether the assessment area complies with certain requirements of the regulation

- Identifies, or will help identify, whether or not low- and moderate-income tracts have been excluded, which will then assist in determining whether or not they have been arbitrarily excluded

- Identify minority areas that may have been excluded which may reflect illegal discrimination

GUIDE TO CRA DATA SHEETS (cont'd)

Community Profile Category (cont'd)

This information and the information provided in the other community profile worksheets is:

- Useful in writing the Public Evaluation
- Organizes information in a useful fashion, and
- Provides information which is specific to the evaluation of the institution

Lending Performance Category

Lending Performance Summary

Provides information on the percentage of applicants and borrowers served by the institution as compared to other market players by general loan product categories.

Loan Mix of Reportable Loans and Distribution of Loans In/Out of Service Area

Provides:

- Information on loans inside and outside the service area by loan product
- The portion of each loan product as a percentage of total reportable loans
- The volume of certain loan categories such as home purchase, other home loans, small business, small farm, and consumer loans

NOTE: Small banks do not report such loans other than those that are already HMDA reporters. The Tactician data and mapping integration software should enable the examiner to produce reports which will contain similar information to the lending performance worksheets. Otherwise, the information will be reported in these worksheets on reported loans.

Distribution of Loans Across Service Area by Income Level of Census Tract

Provides:

- Information on the distribution of loans by loan product across an institution's assessment area
  - -- By income level of the borrower
  - -- By income level of the census tract

Small Business and Small Farm Lending Summary

GUIDE TO CRA DATA SHEETS (cont'd)

Lending Performance Category (cont'd)

Provides:

- Percentages of all loans to small businesses and to small farms by number and dollar amount

- Percentages of loans to small businesses and farms by the size of the loan

  This percentage is particularly important as a further screen for the nature and type of small business lending that the institution engages in, as well as the percentage of various housing loans in each type of census tract: low-, moderate-, middle-, and upper-income census tracts compared to the availability of housing and the different types of housing in those tracts.

The Census Tract Level in Detail

Census Tract Summary Sheet

This worksheet:

- Identifies penetration of various census tracts by income of the census tract
  NOTE: Census tracts may require further investigation including those with low penetration in low- and moderate-income areas

- Provides demographic characteristics of the service area census tracts by income level of the census tract

  NOTE: Previously, examiners reviewed all of the census tracts within an assessment area or the area under evaluation.

Census Tract Level Demographic Worksheet

This worksheet details information by census tract by providing:

- Demographic data (for example, population, income, and housing specific to the census tract)

- Labor and business data

- Housing data including housing type and condition

- Customized information

NOTE: This information is available electronically and in hard copy upon request.

The worksheet has been provided by Community Affairs staff in each of the

GUIDE TO CRA DATA SHEETS (cont'd)

The Census Tract Level in Detail (cont'd)

Regions to examiners by accessing directly through their databases, the Summary Tape File 3A of the Census Bureau. If you need information that is not provided in that worksheet, you need to ask the Community Affairs staff to provide that to you.

Bank and Financial Market Profile

NOTE: Currently under development.

This worksheet will provide:

- A general understanding of the financial market place in which the institution is operating
- The institution's overall position in that market place
- The number and type of other financial institutions in the service area
- The financial and operating ratios for the institution compared to its competitors or similarly situated lenders

  This particular worksheet may ask for appropriate competitors or similarly situated lenders to perform the necessary calculations. This would be very useful in doing a peer group analysis, for example.
- The institution's market share of deposits as a percentage of all institutions in the service area

NOTE: Currently, the examiner should utilize the Uniform Bank Performance Report (UBPR) to review this type of data.

Until the information is available through the Tactician software, examiners should order the worksheets using the procedures established by the Washington Office. The Regional Office completes the standard order form and forwards it to the Washington Office. These worksheets are prepared by the Federal Reserve Board through their database after a request is received from the Washington Office.

CONTEXTUAL WORKSHEETS' COMPANION

How is median family income different from median household income?

The U.S. Bureau of Census (Census) defines householders as all persons occupying a housing unit. Families, however, consist only of householders related by birth, marriage or adoption. Therefore, a single person living alone or two or more unrelated individuals living together are not considered to be a family. Income figures are based on the incomes of all contributing members of either the family or household.

Examiners have traditionally focused on median family income to evaluate housing patterns. Family income has been an appropriate measure in the area of housing because most home buyers are families though there may be local exceptions to this. In the area of consumer lending, relatively more loans may be taken out by single individuals making the household income a relatively more useful statistic. Consequently, median household income has also been included in the contextual worksheets.

In any case, examiners should look at both income figures and note any significant differences between the two. Examiners should note differences to help identify the relevant demographic segments in a particular assessment area. Generally speaking, family income will be greater than household income because many families have more than one wage earner and a large number of households consist only of elderly, single persons on retirement incomes. In some neighborhoods, however, household income may exceed family income. A higher median household income figure may indicate a relatively large number of higher income retired people or even young professionals that reside in a specific census tract or BNA.

How is HUD involved in the establishment of median family income for a geography?

Each year HUD produces an estimate of contemporaneous median family income for each county, MSA, non-metro portions of states, and for the state. HUD incorporates annual information on changes in wages and other factors to derive these estimates. Although HUD estimates median family income for a variety of household sizes, we utilize their estimate for a four (4) member household.

The new CRA regulation defines categories of **borrowers** (low, moderate, middle, and upper) based on HUD's estimates. This analysis divides a borrower's income by the HUD estimate of median family for either a MSA or the non-metro portion of the state, depending on the location of the assessment area. This is appropriate because a borrower's income level is a current dollar figure as is the HUD estimate of median family income. The automated demographic system for CRA will incorporate the HUD median family income estimate for the next calendar year during the end of the preceding calendar year, or as soon as it becomes available.

CONTEXTUAL WORKSHEETS' COMPANION (cont'd)

How is this different from the median incomes that the Census provides?

Census estimates median family income for each census tract or larger geography **once** a decade at the time the decennial census takes place. Consequently, the analysis of the income level of census **tracts or BNAs** relies exclusively on 1990 Census estimates. As MSA boundaries change, median family income for a MSA are re-estimated using the 1990 Census statistics according to the changed boundaries.

How is the median income (household or family) for a group of census tracts decided?

For groups of census tracts that are smaller than a county or MSA, the Federal Reserve must estimate median values for income, home values, rents, age of housing and other characteristics. For these calculations, information is aggregated from each census tract to determine the median based on the underlying distribution of either families, households or housing units, depending on what is being measured.

Examiners are provided both counts of one-to-four owner-occupied housing units and the total number of housing units in the loan penetration estimates in the CRA worksheets. What is the difference? Which ones should examiners use?

Total housing units include both owner-occupied and rental properties. Generally speaking, most home purchase lending will relate to the purchase of one-to-four family owner-occupied units. Thus, the worksheets utilize the number of owner-occupied properties as the denominator for developing the penetration ratios for home purchase lending. Broader lending products such as home improvement may involve occupant owners as well as landlords, hence a broader measure of one-to-four housing units is utilized. Multifamily loans are compared only to the number of multifamily units in a particular tract.

While comparisons between home purchase loans and one-to-four family owner-occupied may be appropriate in a typical scenario, it may not be the appropriate measure in all localities. For example, an area with a significant number of condominiums would not be able to capture these home owners in a comparison to one-to-four family housing units. In this case, examiners may wish to substitute the "total number of housing units" as an appropriate denominator to determine an institution's penetration.

CONTEXTUAL WORKSHEETS' COMPANION (cont'd)

How are market share estimates derived?

The market share for a lender is determined by dividing the number of its loans in a given geography (or assessment area) by the total number of loans reported by all lenders in that geography (or assessment area). Because the denominator is based on all reported loans rather than only loans made by other institutions located in the assessment area, the market share estimate cannot be viewed as a gauge of local competition.

NOTE: This is the same definition that is currently used in the HMDA system and also represents how market share will be calculated for the small business and small farm data reported under the revised CRA. It is important to remember that consumer lending will be optional under the revised regulation making it infeasible to calculate market shares for these types of loans.

A high market share in low-income areas does not necessarily indicate an outstanding rating. For example, an institution may have a high market share in low-income areas and a low market share in higher income areas simply because the number of total lenders present in the two groups of areas differs widely.

How should information on "Persons speaking English" 'not well' or 'not at all' be used?

The Census bases these estimates on **self** reporting by households during the decennial census. This information may indicate large numbers of persons for whom English is a second or non-primary language and can, in some instances, highlight a potential need for bilingual or other special services in an assessment area. This may also indicate additional Community Contacts that include people representing these groups.

How should information on renters or owners spending "greater than 30% of their income on housing costs" be used?

Census defines housing costs for renters as rent plus utilities (if paid by renter) and as principal, interest, taxes and insurance and utilities for owners. Although somewhat arbitrary, households spending more than 30% of their income on housing are near their threshold of affordability utilizing conventional lending criteria. Conversely, renters indicating housing costs greater than 30% of their income, in some cases, could represent potential home buyers.

CONTEXTUAL WORKSHEETS' COMPANION (cont'd)

How relevant is decennial Census information to the examination process?

The decennial Census information is the only information available at the census tract level. In this regard, it is highly relevant to the CRA analysis. Obviously, the closer the examination date is to the beginning of the decade, the more accurate the information. However, examiners will be responsible for updating information as a component of each examination through community contacts and other sources of information, available either pre- or on-site. Examiners should look for any significant migration or economic changes that would impact population, incomes and housing market values. In conjunction with the CRA worksheets, examiners will be provided with economic data that is updated annually at the county or MSA level to assist in their analysis.

FDIC Order Form

Regional Contact: _______________ Phone:______

Address to Send Reports: (Note reports will be express mailed if there is less than one week between receipt of the reports in Washington and the data needed in the region - Reports cannot be express mailed to P. O. Boxes)

Name and Location of Bank to Be Examined:

Date Reports are Needed by:

Send Completed Form To:

Fair Lending Section
Division of Compliance and Consumer Affairs
FDIC
550 17th Street, N.W. (1730 PA -7053)
Washington, D.C. 20429

or ***FAX*** to: (202) 942-3098

FRB Internal use only

Market Identifier ________________

Order Form

Agency: ☐ FDIC ☐ OTS

Individual to be notified when reports are ready to be picked up:

Name ______________________________ Phone ______________________

Send completed form to:

Board of Governors of the Federal Reserve System
1709 New York Avenue, NW
5th Floor, Attn: CRA Requests
Washington, DC 20006

or FAX request to 202-452-6497

Part I. Market Definitions

Definition of Assessment Area (This must be filled out.)

(Provide at least one line entry. If more lines are needed, attach additional page.)

Include (+) Exclude (-)	MSA	State	County	Range (Tract or BNA) From	To
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________

Definition of Comparison Area (Optional)

(Provide at least one line entry to override the default comparison area(s). The default comparison area(s) will be any MSA(s) that has at least one tract listed in the Assessment Area defined above. If multiple MSAs qualify, they will be listed separately. If no MSAs qualify, the default comparison area will be composed of the areas defined in the assessment area above. If more lines are needed, attach additional page.)

Name and Location (City, State) of Bank To Be Examined:___________________________________

Definition of Comparison Area (Cont'd) (Optional)

Include (+) Exclude (-)	MSA	State	County	Range (Tract or BNA) From	To

________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
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________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________

Part II. Report Selections

☐ Market Reports (Community Profile, Assessment Area Summary, Economic Patterns)

(All three reports are generated using the Assessment Area and Comparison Area defined above.)

Select Year: ☐ 1993 ☐ 1994 ☐ 1995

☐ Summary of Census Tracts Just Outside Assessment Area

Select Year: ☐ 1993 ☐ 1994 ☐ 1995

Institution Name ________________________________ City ______________ State _____

HMDA Reporter ID and Agency Code (if known) (__ __ __ __ __ __ __ __ __ __ - __)

Definition of Just Outside Area

(Provide at least one line entry. Definition should include those areas located just outside the assessment area defined above. Comparison of HMDA data is made against both the assessment area and the just outside area. If more lines are needed, attach additional page.)

Include (+) Exclude (-)	MSA	State	County	Range (Tract or BNA) From	To
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________
________	________	________	________	________	________

Name and Location (City, State) of Bank To Be Examined:_____________________________________

Part III. Census Tract Summary Report

□ Census Tract Summary Report

(The census tract summary report is comprised of the tracts in the defined assessment area. These tracts are grouped by income level (low, moderate, middle, and upper) and depict demographic information by tract. This report is generated using the Assessment Area and Comparison Area defined above.)

Name and Location (City, State) of Bank To Be Examined:_____________________________________

Assessment Area: 1994 F228 BANK OF ANYTOWN, ANYTOWN
Income level: LOW

MSA	State	County	Tract	Population	Number of Households	Median HH Income	Owner-occ Households	Number of Families	Median Fam Income	Tract to MSA Income**
1640	39	061	1.00	0	0	0	0	0	0	0.0
			14.00	585	267	8,905	93	148	7,800	21.3
			15.00	3,017	1,427	5,991	226	631	7,264	19.8
			28.00	1,847	511	11,435	146	365	16,375	44.7
			74.00	2,590	963	16,723	410	613	17,978	49.0
			77.00	4,367	1,399	7,584	402	1,018	9,586	26.1
			78.00	3,669	1,514	15,533	635	895	18,159	49.5
			85.02	2,956	986	5,528	85	822	5,000	13.6
			86.01	5,422	1,819	8,276	582	1,406	8,850	24.1
			87.00	1,536	539	10,938	191	356	11,492	31.3
			91.00	1,576	556	8,902	113	353	8,320	22.7
			93.00	4,841	1,748	15,839	559	1,070	16,060	43.8
Income Level Totals				32,406	11,729	10,457	3,442	7,677	11,405	31.8

** For non-metro tracts the figure is the percent of tract median family income to its state non-metro median family income.

Assessment Area: 1994 F228 BANK OF ANYTOWN, ANYTOWN
Income level: MODERATE

MSA	State	County	Tract	Population	Number of Households	Median HH Income	Owner-occ Households	Number of Families	Median Fam Income	Tract to MSA Income**
1640	39	061	26.00	3,468	1,546	15,668	381	457	21,850	59.6
			29.00	5,007	2,349	17,081	335	530	27,868	76.0
			73.00	2,561	1,005	22,475	564	659	25,841	70.5
			75.00	2,322	1,091	24,583	617	553	28,750	78.4
			79.00	1,946	820	18,627	412	482	21,552	58.8
			85.01	4,112	1,577	24,266	272	1,051	26,419	72.1
			88.00	4,252	1,651	18,880	569	1,030	20,792	56.7
			89.00	2,343	983	17,173	370	540	22,500	61.4
			92.00	4,361	1,696	20,343	674	1,072	21,500	58.7
			94.00	1,976	727	17,664	314	474	21,154	57.7
			95.00	3,053	1,156	19,545	464	754	25,081	68.4
			96.00	5,261	2,097	22,587	916	1,230	25,265	68.9
			97.00	6,332	2,525	19,764	1,340	1,538	26,370	71.9
			100.02	7,259	3,066	22,978	1,004	1,810	23,034	62.8
			103.00	2,614	866	19,254	470	616	24,265	66.2
Income Level Totals				56,867	23,155	20,039	8,702	12,796	24,212	66.0

** For non-metro tracts the figure is the percent of tract median family income to its state non-metro median family income.

COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA CENSUS TRACTS

Assessment Area: 1994 F228, Bank of Anytown, Anytown

Income level: MIDDLE

MSA	State	County	Tract	Population	Number of Households	Median HH Income	Owner-occ Households	Number of Families	Median Fam Income	MSA	Tract to Income**
1640	39	061	27.00	1,574	852	21,827	317	328	32,000		87.3
			81.00	2,941	1,216	28,682	648	748	38,000		103.7
			83.00	4,662	1,964	29,042	990	1,246	35,616		97.2
			84.00	2,004	972	21,083	320	529	30,224		82.4
			98.00	3,921	1,521	27,483	881	919	33,523		91.4
			99.01	4,704	1,876	31,029	1,410	1,253	34,909		95.2
			99.02	4,179	1,795	26,203	908	1,068	32,848		89.6
			100.01	8,824	4,332	25,429	965	2,056	32,521		88.7
			101.00	5,030	2,329	27,207	872	1,231	36,475		99.5
			102.01	5,782	2,750	26,135	1,455	1,497	33,870		92.4
			107.00	1,806	746	28,627	571	490	36,474		99.5
			109.00	2,547	1,297	25,135	639	695	32,656		89.1
			206.02	4,065	1,770	33,539	1,266	1,169	39,133		106.8
			207.06	11,081	4,353	31,250	3,017	3,246	38,175		104.1
			209.01	3,824	1,631	27,715	1,164	986	35,903		97.9
			209.02	6,191	2,684	25,299	1,535	1,562	32,083		87.5
			210.01	3,204	1,385	31,347	918	909	37,295		101.7
			210.02	3,589	1,268	38,294	1,246	1,026	43,106		117.6
			210.03	3,372	1,271	37,357	1,170	997	39,149		106.8
			211.01	3,456	1,127	39,702	1,066	960	42,583		116.2
Income Level Totals				86,756	37,139	28,645	21,358	22,915	35,820		98.2

** For non-metro tracts the figure is the percent of tract median family income to its state non-metro median family income.

Assessment Area: 1994 F228 BANK OF ANYTOWN, ANYTOWN
Income level: UPPER

MSA	State	County	Tract	Population	Number of Households	Median HH Income	Owner-occ Households	Number of Families	Median Fam Income	Tract to MSA Income**
1640	39	061	71.00	3,548	1,805	30,494	687	700	64,356	175.6
			72.00	2,730	1,513	18,982	299	463	50,705	138.3
			102.02	2,967	1,297	30,027	730	739	45,239	123.4
			208.01	9,580	3,633	41,112	2,643	2,658	48,516	132.3
			208.02	4,694	1,586	42,470	1,485	1,301	46,382	126.5
			211.02	6,265	1,993	56,685	1,963	1,805	58,612	159.9
			212.01	2,057	706	66,035	674	641	69,250	188.9
			212.01	5,643	2,043	42,318	1,812	1,631	47,116	128.5
			213.02	6,106	1,645	49,235	1,335	1,360	54,656	149.1
			213.03	5,092	1,622	44,712	1,553	1,392	47,000	128.2
			213.04	4,562	1,507	43,539	1,397	1,242	46,625	127.2
Income Level Totals				53,244	19,350	41,967	14,578	13,932	50,736	140.2
Assessment Area Totals				229,273	91,373	25,846	48,080	57,320	33,352	92.3

COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA OVERVIEW

1994 F228: BANK OF ANYTOWN, ANYTOWN

1990 Census

POPULATION SUMMARY

	Total Population Number	Non-Hispanic White Number	Non-Hispanic White Percent	Black Number	Black Percent	Asian Number	Asian Percent	Hispanic Origin Number	Hispanic Origin Percent	American Indian Number	American Indian Percent	Other Number	Other Percent
Assessment Area	229,273	190,563	83.1	34,246	14.9	2,831	1.2	1,437	0.6	427	0.2	337	0.1
MSA: 1640	1,526,092	1,314,038	86.1	190,580	12.5	11,427	0.7	7,639	0.5	2,364	0.2	2,351	0.2
State: OH	10,847,115	9,451,964	87.1	1,152,230	10.6	89,238	0.8	131,983	1.2	22,331	0.2	58,300	0.5

	Total Minority Number	Total Minority Percent	18 & Older Non-English Number	18 & Older Non-English Percent
Assessment Area	38,710	16.9	163	0.1
MSA: 1640	212,054	13.9	1,210	0.1
State: OH	1,395,151	12.9	15,335	0.1

COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA CENSUS TRACTS

1994 F228: BANK OF ANYTOWN, ANYTOWN

1990 Census

INCOME SUMMARY

	Total Households Number	Household Income Median	Low Income Households Number	Low Income Households Percent	Moderate Income Households Number	Moderate Income Households Percent	Middle Income Households Number	Middle Income Households Percent	Upper Income Households Number	Upper Income Households Percent	Below Poverty Households Number	Below Poverty Households Percent
Assessment Area	91,373	25,846	27,013	29.6	16,053	17.6	18,156	19.9	30,151	33.0	14,212	15.6
MSA: 1640	574,396	30,371	138,413	24.1	91,441	15.9	112,134	19.5	232,408	40.5	69,590	12.1
State: OH	4,089,312	28,706	977,802	23.9	652,734	16.0	804,859	19.7	1,653,917	40.4	512,172	12.5

	Total Families Number	Total Families Percent	Families Income Median	Low Income Families Number	Low Income Families Percent	Moderate Income Families Number	Moderate Income Families Percent	Middle Income Families Number	Middle Income Families Percent	Upper Income Families Number	Upper Income Families Percent	Below Poverty Families Number	Below Poverty Families Percent
Assessment Area	57,320	62.7	33,352	14,506	25.3	10,199	17.8	13,419	23.4	19,196	33.5	7,700	13.4
MSA: 1640	403,078	70.2	36,658	80,611	20.0	70,873	17.6	95,845	23.8	155,749	38.6	37,110	9.2
State: OH	2,915,439	71.3	34,351	573,377	19.7	519,895	17.8	698,343	24.0	1,123,972	38.6	283,906	9.7

COMMUNITY REINVESTMENT ACT
ASSESSMENT AREA CENSUS TRACT

1994 F228: BANK OF ANYTOWN, ANYTOWN

1990 Census

LABOR SUMMARY

	Total Persons 16 or Older Number	Labor Force Number	Labor Force Percent	Unemployment Number	Unemployment Percent
Assessment Area	175,121	112,723	64.4	5,974	5.3
MSA: 1640	1,157,118	763,372	66.0	39,346	5.2
STATE: OH	8,349,183	5,298,073	63.5	348,638	6.6

HOUSING MARKET SUMMARY

	Total Housing Units Number	Owner Occupied Units Number	Owner Occupied Units Percent	Rental Units Number	Rental Units Percent	Vacant Units Number	Vacant Units Percent	HOUSING VALUE MEDIAN ($)	GROSS RENT MEDIAN ($)
Assessment Area	97,922	48,080	49.1	43,410	44.3	6,432	6.6	66,925	343
MSA: 1640	611,872	365,939	59.8	208,663	34.1	37,270	6.1	69,849	365
State: OH	4,371,945	2,758,131	63.1	1,329,415	30.4	284,399	6.5	62,887	379

	1-4 Units Number	1-4 Units Percent	5 and More Units Number	5 and More Units Percent	Mobile Homes Number	Mobile Homes Percent	Built Pre-1950 Number	Built Pre-1950 Percent	Housing Age Median
Assessment Area	68,613	70.1	28,474	29.1	66	0.1	39,704	40.5	40
MSA: 1640	459,743	75.1	123,813	20.2	23,348	3.8	211,921	34.6	44
State: OH	3,504,798	80.2	623,593	14.3	203,842	4.7	1,561,695	35.7	43

1994 F228: BANK OF ANYTOWN, ANYTOWN

1990 Census

AFFORDABILITY SUMMARY

**Percentage of Specified Owner-occupied Housing by Value in dollars

	Total Owner-occupied	Specified Owner-occupied		less than 15,000		16 - 25,000		25 - 40,000		41 -60,000		61- 100,000	
	Number	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Assessment Area	48,080	41,216	85.7	643	1.6	1,170	2.8	3,648	8.9	10,305	25.0	18,067	43.8
MSA: 1640	365,939	301,522	82.4	3,424	1.1	7,322	2.4	25,375	8.4	72,835	24.2	121,763	40.4
State: OH	2,758,131	2,276,743	82.5	53,801	2.4	105,323	4.6	315,686	13.9	583,652	25.6	814,708	35.8

	101 - 150,000		over 150,000		Affordability
	Number	Percent	Number	Percent	Ratio (%)
Assessment Area	4,825	11.7	2,558	6.2	0.386
MSA: 1640	41,981	13.9	28,822	9.6	0.435
State: OH	260,937	11.5	142,636	6.3	0.456

Monthly Rental Cost

	Rental Units	Gross Rent	less than $350		$350 - $499		$500 - $699		greater than $700		greater than 30%	
	Number	Median	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Assessment Area	43,410	343	22,117	50.9	14,739	34.0	3,839	8.8	1,422	3.3	16,337	37.6
MSA: 1640	208,663	365	91,589	43.9	66,609	31.9	29,411	14.1	11,210	5.4	73,369	35.2
State: OH	1,329,415	379	522,012	39.3	455,290	34.2	209,711	15.8	56,692	4.3	481,557	36.2

** The percentage of housing units in each value category is based on the number of specified owner-occupied units and not the total number of Owner-occupied units.

ASSESSMENT AREA IN DEPTH: 1994 F228-BANK OF ANYTOWN, ANYTOWN

POPULATION: Percentage Within Each Tract Category

Tracts by income	Total Population Number	Non-Hispanic White Number	Non-Hispanic White Percent	Black Number	Black Percent	Asian Number	Asian Percent	Hispanic Origin Number	Hispanic Origin Percent	Amer Indian Number	Amer Indian Percent	Other Number	Other Percent
Low Income	32,406	15,336	47.3	16,420	50.7	317	1.0	287	0.9	80	0.2	35	0.1
Moderate Income	56,867	44,274	77.9	11,166	19.6	1,061	1.9	284	0.5	115	0.2	140	0.2
Middle Income	86,756	79,636	91.8	5,663	6.5	847	1.0	542	0.6	179	0.2	70	0.1
Upper Income	53,244	51,317	96.4	997	1.9	606	1.1	324	0.6	53	0.1	92	0.2
Assessment Area	229,273	190,563	83.1	34,246	14.9	2,831	1.2	1,437	0.6	427	0.2	337	0.1

Tracts by income	Total Minority Number	Total Minority Percent	Total Number	Total Percent
Low Income	17,070	52.7	32,406	100.0
Moderate Income	12,593	22.1	56,867	100.0
Middle Income	7,120	8.2	86,756	100.0
Upper Income	1,927	3.6	53,244	100.0
Assessment Area	38,710	16.9	229,273	100.0

ASSESSMENT AREA IN DEPTH: 1994 F228 BANK OF ANYTOWN, ANYTOWN

HOUSEHOLDS by Income

Tracts by income	Total Households Number	Low Income Number	Low Income Percent	Moderate Income Number	Moderate Income Percent	Middle Income Number	Middle Income Percent	Upper Income Number	Upper Income Percent
Low Income	11,729	7,120	60.7	1,948	16.6	1,464	12.5	1,197	10.2
Moderate Income	23,155	8,832	38.1	4,839	20.9	4,754	20.5	4,730	20.4
Middle Income	37,139	8,225	22.1	6,953	18.7	8,883	23.9	13,078	35.2
Upper Income	19,350	2,836	14.7	2,313	12.0	3,055	15.8	11,146	57.6
Assessment Area	91,373	27,013	29.6	16,053	17.6	18,156	19.9	30,151	33.0

HOUSEHOLDS by Income (continued)

Tracts by income	Below Poverty Lvl Number	Below Poverty Lvl Percent	Rec'ing PubAssist. Number	Rec'ing PubAssist. Percent	Rent >30% Income Number	Rent >30% Income Percent
Low Income	5,512	47.0	3,814	32.5	3,750	32.0
Moderate Income	4,982	21.5	2,916	12.6	5,971	25.8
Middle Income	2,736	7.4	1,644	4.4	4,913	13.2
Upper Income	982	5.1	415	2.1	1,703	8.8
Assessment Area	14,212	15.6	8,789	9.6	16,337	17.9

FAMILIES by Income

Tracts by income	Total Families Number	Total Families Percent	Low Income Number	Low Income Percent	Moderate Income Number	Moderate Income Percent	Middle Income Number	Middle Income Percent	Upper Income Number	Upper Income Percent
Low Income	7,677	65.5	4,976	64.8	1,317	17.2	842	11.0	542	7.1
Moderate Income	12,796	55.3	4,765	37.2	2,860	22.4	2,944	23.0	2,227	1.4
Middle Income	22,915	61.7	3,894	16.6	4,406	19.2	6,807	29.7	7,908	34.5
Upper Income	13,932	72.0	971	7.0	1,616	11.6	2,826	20.3	8,519	61.1
Assessment Area	57,320	62.7	14,506	25.3	10,199	17.8	13,419	23.4	19,196	33.5

ASSESSMENT AREA IN DEPTH: 1994 F228 - BANK OF ANYTOWN, ANYTOWN

HOUSING

Tracts by income	Housing units Number	Owner-occupied Number	Owner-occupied Percent	Renter Occupied Number	Renter Occupied Percent	Vacant Number	Vacant Percent
Low Income	13,572	3,442	25.4	8,302	61.2	1,828	13.5
Moderate Income	25,504	8,702	34.1	14,514	56.9	2,288	9.0
Middle Income	38,810	21,358	55.0	15,770	40.6	1,682	4.3
Upper Income	20,036	14,578	72.8	4,824	24.1	634	3.2
Assessment Area	97,922	48,080	49.1	43,410	44.3	6,432	6.6

HOUSING

Tracts by income	Boarded-up units Number	Boarded-up units Percent	1 to 4 Number	1 to 4 Percent	5 or More Number	5 or More Percent	Mobile Homes Number	Mobile Homes Percent	Stock Age Median	Gross Rent Median	Value Median
Low Income	396	2.9	9,153	67.4	4,169	30.7	0	0.0	54	248	33,687
Moderate Income	44	0.2	15,740	61.7	9,555	37.5	13	0.1	53	346	45,852
Middle Income	15	0.0	27,509	70.9	11,034	28.4	34	0.1	40	362	66,012
Upper Income	1	0.0	16,211	80.9	3,716	18.5	19	0.1	27	373	91,642
Assessment Area	496	0.5	68,613	70.1	28,474	29.1	66	0.1	40	343	66,925

ASSESSMENT AREA IN DEPTH: 1994 F228 - BANK OF ANYTOWN, ANYTOWN

POPULATION: Percentage of Assessment Area by Tract Income Level

Tracts by income	Census Tracts Number	Census Tracts Percent	Total Population Number	Total Population Percent	Non-Hispanic White Number	Non-Hispanic White Percent	Black Number	Black Percent	Asian Number	Asian Percent	Hispanic origin Number	Hispanic origin Percent	Amer Indian Number	Amer Indian Percent
Low Income	12	20.7	32,406	14.1	15,336	8.0	16,420	47.9	317	11.2	287	20.0	80	18.7
Moderate Income	15	25.9	56,867	24.8	44,274	23.2	11,166	32.6	1,061	37.5	284	19.8	115	26.9
Middle Income	20	34.5	86,756	37.8	79.636	41.8	5,663	16.5	847	29.9	542	37.7	179	41.9
Upper Income	11	19.0	53,244	23.2	51,317	26.9	997	2.9	606	21.4	324	22.5	53	12.4
Assessment Area	58	100.0	229,273	100.0	190,563	100.0	34,246	100.0	2,831	100.0	1,437	100.0	427	100.0

POPULATION: Percentage of Assessment Area by Tract Income Level (continued)

Tracts by income	Other Number	Other Percent	Total Minority Number	Total Minority Percent	Over 65 Number	Over 65 Percent
Low Income	35	10.4	17,070	44.1	2,992	9.5
Moderate Income	140	41.5	12,593	32.5	6,051	19.2
Middle Income	70	20.8	7,120	18.4	15,328	48.7
Upper Income	92	27.3	1,927	5.0	7,082	22.5
Assessment Area	337	100.0	38,710	100.0	31,453	100.0

ASSESSMENT AREA IN DEPTH: 1994 F228 - BANK OF ANYTOWN, ANYTOWN

INCOME

Tracts by income	Total H'holds Number	Total H'holds Percent	Low Income Number	Low Income Percent	Moderate Inc Number	Moderate Inc Percent	Middle Income Number	Middle Income Percent	Upper Income Number	Upper Income Percent
Low Income	11,729	12.8	7,120	26.4	1,948	12.1	1,464	8.1	1,197	4.0
Moderate Income	23,155	25.3	8,832	32.7	4,839	30.1	4,754	26.2	4,730	15.7
Middle Income	37.130	40.6	8,225	30.4	6,953	43.3	8,883	48.9	13,078	43.4
Upper Income	19, 350	21.2	2,836	10.5	2,313	14.4	3,055	16.8	11,146	37.0
Assessment Area	91,373	100.0	27,013	100.0	16,053	100.0	18,156	100.00	30,151	100.0

INCOME (continued)

Tracts by income	Below Poverty Lvl Number	Below Poverty Lvl Percent	Rec'ing Pub Asstnc Number	Rec'ing Pub Asstnc Percent	Rent >30% Income Number	Rent >30% Income Percent
Low Income	5,512	38.8	3,814	43.4	3,750	23.0
Moderate Income	4,982	35.1	2,916	33.2	5.071	36.5
Middle Income	2,736	19.3	1,644	18.7	4,913	30.1
Upper Income	982	6.9	415	4.7	1,703	10.4
Assessment Area	14,212	100.0	8,789	100.0	16,337	100.0

INCOME

Tracts by income	Total Families Number	Total Families Percent	Low Income Number	Low Income Percent	Moderate Income Number	Moderate Income Percent	Middle Income Number	Middle Income Percent	Upper Income Number	Upper Income Percent
Low Income	7,677	8.4	4,976	34.3	1,317	12.9	842	6.3	542	2.8
Moderate Income	12,796	14.0	4,765	32.8	2,860	28.0	2,944	21.9	2,227	11.6
Middle Income	22,915	25.1	3,794	26.2	4,406	43.2	6,807	50.7	7,908	41.2
Upper Income	13,932	15.2	971	6.7	1,616	15.8	2,826	21.1	8,519	44.4
Assessment Area	57,320	62.7	14,506	100.0	10,199	100.0	13,419	100.0	19,196	100.0

ASSESSMENT AREA IN DEPTH: 1994 F228 - BANK OF ANYTOWN, ANYTOWN

HOUSING

Tracts by Income	Units Number	Units Percent	Owner-occupied Number	Owner-occupied Percent	Renter Occupied Number	Renter Occupied Percent	Vacant Number	Vacant Percent	Boarded-up Number	Boarded-up Percent
Low Income	13,572	13.9	3,442	7.2	8,302	19.1	1,828	28.4	396	86.8
Moderate Income	25,504	26.0	8,702	18.1	14,514	33.4	2,288	35.6	44	9.6
Middle Income	38,810	39.6	21,358	44.4	15,770	36.3	1,682	26.2	15	3.3
Upper Income	20,036	20.5	14,578	30.3	4,824	11.1	634	9.9	1	0.2
Assessment Area	97,922	100.0	48,080	100.0	43,410	100.0	6,432	100.0	456	100.0

HOUSING (continued)

Tracts by income	1 to 4 Number	1 to 4 Percent	5 or More Number	5 or More Percent	Mobile Homes Number	Mobile Homes Percent
Low Income	9,153	13.3	4,169	14.6	0	0.0
Moderate Income	15,740	22.9	9,555	33.6	13	19.7
Middle Income	27,509	40.1	11,034	38.8	34	51.5
Upper Income	16,211	23.6	3,716	13.1	19	28.8
Assessment Area	68,613	100.0	28,474	100.0	66	100.0

INSTITUTIONALIZED PERSONS

		Number	Percent
Institutionalized Persons	Correctional Institutions	300	0.13
	Nursing Homes	2,103	0.92
	Mental Hospitals	57	0.02
	Juvenile Institutions	41	0.02
	Other Institutions	126	0.05
Persons in Group Quarters	College Dormitories	1,351	0.59
	Military	0	0.00
	Homeless Shelters	221	0.10
	Visible in Street	0	0.00
	Other Non-institution	441	0.19

	Number	Percent
Total Persons Institutionalized/In Group Qtrs as a % of Assessment Area Population	4,640	2.02

RACE and INCOME: Race of Householder by Percent of Median Household Income

Race	Low Income		Moderate Income		Middle Income		Upper Income		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White	19,612	21.5	13,523	14.8	15,535	17.0	28,670	31.4	77,338	84.6
Black	6,858	7.5	2,254	2.5	2,077	2.3	1,598	1.7	12,787	14.0
American Indian	103	0.1	37	0.0	41	0.0	27	0.0	204	0.2
Asian	339	0.4	150	0.2	154	0.2	294	0.3	930	1.0
Other	46	0.1	0	0.0	25	0.0	30	0.0	101	0.1
Assessment Area	26,958	29.5	15,964	17.5	17,832	19.5	30,619	33.5	91,360	100.0

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 1

EMPLOYMENT AND UNEMPLOYMENT INFORMATION FROM U.S. BUREAU OF LABOR STATISTICS

MSA = 1640	1992	1994	4TH QUARTER 1993	4TH QUARTER 1994	PERCENTAGE CHANGE 1992-1994	PERCENTAGE CHANGE 1993-1994
ESTABLISHMENT EMPLOYMENT						
TOTAL	756,700	785,800	774,900	795,100	3.8	2.6
MANUFACTURING	145,200	139,600	142,000	139,100	-3.9	-2.0
CONSTRUCTION	32,600	37,500	36,200	40,000	15.0	10.5
MINING	600	600	600	600	0.0	0.0
GOVERNMENT	98,800	100,700	98,600	100,400	1.9	1.8
PRIVATE SERVICE-PRODUCING						
TRANSPORTATION & UTILITIES	40,200	42,200	40,800	43,100	5.0	5.6
FINANCE, INSURANCE & REAL ESTATE	44,600	48,500	46,700	48,900	8.7	4.7
RETAIL AND WHOLESALE TRADE	192,900	203,200	199,000	205,800	5.3	3.4
SERVICES	201,700	213,500	211,000	217,200	5.9	2.9
RESIDENCE EMPLOYMENT						
LABOR FORCE	795,051	801,626	795,207	801,441	0.8	0.8
EMPLOYED	747,586	762,817	749,415	765,237	2.0	2.1
UNEMPLOYED	47,465	38,809	45,792	36,204	-18.2	-20.9
UNEMPLOYMENT RATE	6.0	4.8	5.8	4.5		

FOOTNOTE 1: BLS ESTABLISHMENT EMPLOYMENT IS A COUNT OF ALL WAGE AND SALARY WORKERS AT ESTABLISHMENTS IN THE MSA. THE RESIDENCE EMPLOYMENT MEASURE IS A COUNT OF ALL PERSONS SIXTEEN OR OLDER RESIDING IN THE MSA WHO SAY THEY ARE WORKING. THESE TWO MEASURES WILL DIFFER BECAUSE OF MULTIPLE JOB HOLDERS IN THE ESTABLISHMENT COUNT, COMMUTING PATTERNS, AND THE FACT THAT THE RESIDENCE MEASURE INCLUDES INDIVIDUALS WHO ARE SELF EMPLOYED, AND THE BLS ESTABLISHMENT MEASURE DOES NOT INCLUDE THE SELF-EMPLOYED.

FOOTNOTE 2: THE FIFTH COLUMN REPRESENTS THE PERCENTAGE OF EMPLOYMENT GROWTH OR DECLINE FOR THE ENTIRE PERIOD SPECIFIED IN THE COLUMN HEADING. THIS IS NOT AN ANNUALIZED PERCENTAGE CHANGE.

FOOTNOTE 3: THE SIXTH COLUMN REPRESENTS THE PERCENTAGE OF EMPLOYMENT GROWTH OR DECLINE FOR A ONE YEAR PERIOD AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMIC PATTERNS TABLE 2

Building Permit Information from US Bureau of Census

MSA: 1640 - CINCINNATI, OH-KY-IN

New Residential Permits	1990	1991	1992	1993	1994	SeptYTD 1993	Sept YTD 1994
Total	7,530	7,749	9,174	9,197	9,824	6,670	7,529
Single Family	5,231	5,438	6,773	7,367	7,400	5,502	5,794
Multi-Family	2,299	2,311	2,401	1,830	2,424	1,168	1,735

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

Dearborn County, Indiana

	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	13,943	14,146	14,496	4.0	2.5
FARM PROPRIETORS	776	778	754	-2.8	-3.1
NON FARM PROPRIETORS	2,723	2,772	2,820	3.6	1.7
WAGE AND SALARY	10,444	10,596	10,922	4.6	3.1
INDUSTRY:					
FARM	792	793	771	-2.7	-2.8
MANUFACTURING	2,193	2,090	2,106	-4.0	0.8
CONSTRUCTION	1,116	1,228	1,247	11.7	0.8
MINING	13	0	0	-100	
GOVERNMENT	2,005	2,039	2,077	3.6	1.9
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	1,061	1,036	1,070	0.8	3.3
FINANCE, INSURANCE & REAL ESTATE	761	765	764	0.4	-0.1
RETAIL AND WHOLESALE TRADE	3,106	3,111	3,296	6.1	5.9
SERVICES	2,896	2,953	3,020	4.3	2.3
TOTAL PVT SERVICED-PRODUCING	7,824	7,865	8,150	4.2	3.6
ALL INDUSTRY TOTAL	13,943	14,015	14,351	2.9	2.4
POPULATION (00s)	400	412	422	5.5	2.4
PERSONAL INCOME(RESIDENTS) (000s)	630,248	674,694	710,209	12.7	5.3
PER CAPITA PERSONAL INCOME ($)	15,758	16,378	16,845	6.9	2.9

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURES SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND MILITARY EMPLOYMENT, WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

FOOTNOTE 2: THE FOURTH COLUMN REPRESENTS THE PERCENTAGE GROWTH OR DECLINE FOR THE ENTIRE PERIOD SPECIFIED IN THE COLUMN HEADING. THIS IS NOT AN ANNUALIZED PERCENTAGE CHANGE.

FOOTNOTE 3: THE FIFTH COLUMN REPRESENTS THE PERCENTAGE OF GROWTH OR DECLINE FOR A ONE YEAR PERIOD AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

OHIO COUNTY, INDIANA	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT					
TOTAL	1,298	1,299	1,300	0.2	0.1
FARM PROPRIETORS	275	275	267	-2.9	-2.9
NON FARM PROPRIETORS	378	380	389	2.9	2.4
WAGE AND SALARY	645	644	644	-0.2	0.0
INDUSTRY :					
FARM	300	298	294	-2.0	-1.3
MANUFACTURING	62	57	58	-6.5	1.8
CONSTRUCTION	71	81	86	21.1	6.2
MINING	0	0	0		
GOVERNMENT	247	257	264	6.9	2.7
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	70	65	66	-5.7	1.5
FINANCE, INSURANCE & REAL ESTATE	44	38	24	-45.5	-36.8
RETAIL AND WHOLESALE TRADE	226	215	212	-6.2	-1.4
SERVICES	278	288	296	6.5	2.8
TOTAL PVT SERVICE - PRODUCING	618	606	598	-3.2	-1.3
ALL INDUSTRY TOTAL	1,298	1,299	1,300	0.2	0.1
POPULATION (00s)	54	53	55	1.9	3.8
PERSONAL INCOME (RESIDENTS) (000s)	72,662	77,222	80,492	10.8	4.2
PER CAPITA PERSONAL INCOME ($)	13,579	14,521	14,718	8.4	1.4

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURES SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND MILITARY EMPLOYMENT, WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

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FOOTNOTE 3: THE FIFTH COLUMN REPRESENTS THE PERCENTAGE OF GROWTH OR DECLINE FOR A ONE YEAR PERIOD AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

BOONE COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL					
TOTAL	47,852	50,956	54,352	13.6	6.7
FARM PROPRIETORS	873	875	875	0.2	0.0
NON FARM PROPRIETORS	4,251	4,280	4,335	2.0	1.3
WAGE AND SALARY	42,728	45,801	49,142	15.0	7.3
INDUSTRY :					
FARM	1,090	1,120	1,079	-1.0	-3.7
MANUFACTURING	8,417	9,346	9,919	17.8	6.1
CONSTRUCTION	1,752	2,334	2,651	51.3	13.6
MINING	60	59	60	0.0	1.7
GOVERNMENT	4,454	4,671	4,771	7.1	2.1
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	7,518	8,178	8,463	12.6	3.5
FINANCE, INSURANCE & REAL ESTATE	1,993	1,997	2,035	2.1	1.9
RETAIL AND WHOLESALE TRADE	13,012	13,426	14,760	13.4	9.9
SERVICES	9,556	9,825	10,614	11.1	8.0
TOTAL PVT SERVICE	32,079	33,426	35,872	11.8	7.3
ALL INDUSTRY TOTAL	47,852	50,956	54,352	13.6	6.7
POPULATION (00s)	606	630	653	7.8	3.7
PERSONAL INCOME (RESIDENTS) (000s)	1,056,381	1,159,386	1,234,021	16.8	6.4
PER CAPITA PERSONAL INCOME ($)	17,430	18,417	18,884	8.3	2.5

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURES SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND MILITARY EMPLOYMENT, WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

FOOTNOTE 2: THE FOURTH COLUMN REPRESENTS THE PERCENTAGE GROWTH OR DECLINE FOR THE ENTIRE PERIOD SPECIFIED IN THE COLUMN HEADING. THIS IS NOT AN ANNUALIZED PERCENTAGE CHANGE.

FOOTNOTE 3: THE FIFTH COLUMN REPRESENTS THE PERCENTAGE OF GROWTH OR DECLINE FOR A ONE YEAR PERIOD AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

CAMPBELL COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	28,937	28,893	30,381	5.0	5.2
TOTAL					
FARM PROPRIETORS	534	536	536	0.4	0.0
NON FARM PROPRIETORS	4,746	4,754	4,808	1.3	1.1
WAGE AND SALARY	23,657	23,603	25,037	5.8	6.1
INDUSTRY :					
FARM	576	583	575	-0.2	-1.4
MANUFACTURING	3,091	3,205	3,540	14.5	10.5
CONSTRUCTION	2,074	2,174	2,451	18.2	12.7
MINING	0	0	0		
GOVERNMENT	5,296	5,125	5,199	-1.8	1.4
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	677	634	726	7.2	14.5
FINANCE, INSURANCE & REAL ESTATE	1,708	1,626	1,701	-0.4	4.6
RETAIL AND WHOLESALE TRADE	7,290	7,244	7,750	6.3	7.0
SERVICES	8,225	8,301	8,438	2.6	1.7
TOTAL PVT SERVICE-PRODUCING	17,900	17,805	18,615	4.0	4.5
ALL INDUSTRY TOTAL	28,937	28,892	30,380	5.0	5.2
POPULATION (00s)	843	849	858	1.8	1.1
PERSONAL INCOME (RESIDENTS) (000s)	1,355,932	1,424,592	1,488,716	9.8	4.5
PER CAPITA PERSONAL INCOME ($)	16,086	16,772	17,359	7.9	3.5

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURES SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND MILITARY EMPLOYMENT, WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

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FOOTNOTE 3: THE FIFTH COLUMN REPRESENTS THE PERCENTAGE OF GROWTH OR DECLINE FOR A ONE YEAR PERIOD AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

GALLATIN COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT					
TOTAL	1,864	1,936	1,894	1.6	-2.2
FARM PROPRIETORS	344	345	345	0.3	0.0
NON FARM PROPRIETORS	277	370	376	-0.3	1.6
WAGE AND SALARY	1,143	1,221	1,173	2.6	-3.9
INDUSTRY :					
FARM	441	455	437	-0.9	-4.0
MANUFACTURING	102	120	73	-28.4	-39.2
CONSTRUCTION	85	95	101	18.8	6.3
MINING	0	0	0		
GOVERNMENT	287	306	308	7.3	0.7
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	41	51	48	17.1	-5.9
FINANCE, INSURANCE & REAL ESTATE	80	77	76	-5.0	-1.3
RETAIL AND WHOLESALE TRADE	472	452	493	4.4	9.1
SERVICES	356	380	358	0.6	-5.8
TOTAL PVT SERVICE-PRODUCING	949	960	975	2.7	1.6
ALL INDUSTRY TOTAL	1,864	1,936	1,894	1.6	-2.2
POPULATION (00s)	55	57	58	5.5	1.8
PERSONAL INCOME (RESIDENTS) (000s)	69,658	76,107	78,094	12.1	2.6
PER CAPITA PERSONAL INCOME ($)	12,654	13,446	13,453	6.3	0.1

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURES SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND MILITARY EMPLOYMENT, WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

GRANT COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	6,338	6,459	6,609	4.3	2.3
FARM PROPRIETORS	1,138	1,141	1,141	0.3	0.0
NON FARM PROPRIETORS	1,232	1,238	1,257	2.0	1.5
WAGE AND SALARY	3,968	4,080	4,211	6.1	3.2
INDUSTRY : FARM	1,310	1,336	1,304	-0.5	-2.4
MANUFACTURING	477	439	459	-3.8	4.6
CONSTRUCTION	0	0	358		
MINING	0	0	0		
GOVERNMENT	838	876	876	4.5	0.0
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	364	326	326	-10.4	0.0
FINANCE, INSURANCE & REAL ESTATE	325	316	311	-4.3	-1.6
RETAIL AND WHOLESALE TRADE	1,288	1,480	1,856	44.1	25.4
SERVICES	1,079	1,070	1,119	3.7	4.6
TOTAL PVT SERVICE-PRODUCING	3,056	3,192	3,612	18.2	13.2
ALL INDUSTRY TOTAL	5,681	5,843	6,609	16.3	13.1
POPULATION (00s)	163	169	174	6.7	3.0
PERSONAL INCOME (RESIDENTS) (000s)	220,168	237,930	248,799	13.0	4.6
PER CAPITA PERSONAL INCOME ($)	13,498	14,079	14,286	5.8	1.5

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURES SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND MILITARY EMPLOYMENT, WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

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FOOTNOTE 3: THE FIFTH COLUMN REPRESENTS THE PERCENTAGE OF GROWTH OR DECLINE FOR A ONE YEAR

PERIOD AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

KENTON COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT					
TOTAL	59,892	60,298	59,912	0.0	-0.6
FARM PROPRIETORS	558	559	559	0.2	0.0
NON FARM PROPRIETORS	8,166	8,246	8,339	2.1	1.1
WAGE AND SALARY	51,168	51,493	51,014	-0.3	-0.9
INDUSTRY :					
FARM	577	580	576	-0.2	-0.7
MANUFACTURING	4,710	4,198	4,416	-6.2	5.2
CONSTRUCTION	4,112	4,039	4,331	5.3	7.2
MINING	18	16	16	-11.1	0.0
GOVERNMENT	9,677	10,182	9,582	-1.0	-5.9
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	2,302	2,171	2,181	-5.3	0.5
FINANCE, INSURANCE & REAL ESTATE	3,516	3,609	3,576	1.7	-0.9
RETAIL AND WHOLESALE TRADE	15,900	15,559	14,815	-6.8	-4.8
SERVICES	19,080	19,944	20,419	7.0	2.4
TOTAL PVT SERVICE-PRODUCING	40,798	41,283	40,991	0.5	-0.7
ALL INDUSTRY TOTAL	59,892	60,298	59,912	0.0	-0.6
POPULATION (00s)	1,430	1,432	1,445	1.0	0.9
PERSONAL INCOME (RESIDENTS) (000s)	2,500,546	2,660,637	2,763,861	10.5	3.9
PER CAPITA PERSONAL INCOME ($)	17,491	18,576	19,128	9.4	3.0

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURES SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND MILITARY EMPLOYMENT, WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

FOOTNOTE 2: THE FOURTH COLUMN REPRESENTS THE PERCENTAGE GROWTH OR DECLINE FOR THE ENTIRE PERIOD SPECIFIED IN THE COLUMN HEADING. THIS IS NOT AN ANNUALIZED PERCENTAGE CHANGE.

FOOTNOTE 3: THE FIFTH COLUMN REPRESENTS THE PERCENTAGE OF GROWTH OR DECLINE FOR A ONE YEAR PERIOD AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

PENDLETON COUNTY, KENTUCKY	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	4,251	4,327	4,394	3.4	1.5
FARM PROPRIETORS	1,034	1,036	1,036	0.2	0.0
NON FARM PROPRIETORS	751	743	753	0.3	1.3
WAGE AND SALARY	2,466	2,548	2,605	5.6	2.2
INDUSTRY :					
FARM	1,147	1,164	1,143	-0.3	-1.8
MANUFACTURING	390	398	430	10.3	8.0
CONSTRUCTION	139	153	168	20.9	9.8
MINING	0	0	0		
GOVERNMENT	611	647	669	9.5	3.4
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	290	278	295	1.7	6.1
FINANCE, INSURANCE & REAL ESTATE	201	197	199	-1.0	1.0
RETAIL AND WHOLESALE TRADE	580	601	599	3.3	-0.3
SERVICES	77	74	68	-11.7	-8.1
TOTAL PVT SERVICE-PRODUCING	1,148	1,150	1,161	1.1	1.0
ALL INDUSTRY TOTAL	3,435	3,512	3,571	4.0	1.7
POPULATION (00s)	124	127	129	4.0	1.6
PERSONAL INCOME (RESIDENTS) (000s)	156,060	166,636	172,907	10.8	3.8
PER CAPITA PERSONAL INCOME ($)	12,583	13,164	13,414	6.6	1.9

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURES SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND MILITARY EMPLOYMENT, WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

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FOOTNOTE 3: THE FIFTH COLUMN REPRESENTS THE PERCENTAGE OF GROWTH OR DECLINE FOR A ONE YEAR PERIOD AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

BROWN COUNTY, OHIO	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	10,872	10,882	10,804	-0.6	-0.7
FARM PROPRIETORS	1,744	1,706	1,662	-4.7	-2.6
NON FARM PROPRIETORS	2,330	2,342	2,376	2.0	1.5
WAGE AND SALARY	6,798	6,834	6,766	-0.5	-1.0
INDUSTRY : FARM	1,863	1,817	1,791	-3.9	-1.4
MANUFACTURING	1,422	1,361	1,197	-15.8	-12.0
CONSTRUCTION	532	575	568	6.8	-1.2
MINING	0	0	0		
GOVERNMENT	1,819	1,845	1,909	4.9	3.5
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	405	425	432	6.7	1.6
FINANCE, INSURANCE & REAL ESTATE	465	473	454	-2.4	-4.0
RETAIL AND WHOLESALE TRADE	2,010	2,001	1,951	-2.9	-2.5
SERVICES	2,352	2,381	2,499	6.3	5.0
TOTAL PVT SERVICE-PRODUCING	5,232	5,280	5,336	2.0	1.1
ALL INDUSTRY TOTAL	10,868	10,878	10,801	-0.6	-0.7
POPULATION (00s)	356	364	372	4.5	2.2
PERSONAL INCOME (RESIDENTS) (000s)	490,264	529,365	550,436	12.3	4.0
PER CAPITA PERSONAL INCOME ($)	13,755	14,551	14,807	7.6	1.8

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURES SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND MILITARY EMPLOYMENT, WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

CLERMONT COUNTY, OHIO	1990	1992	1993	PERCENTAGE CHANGE 1990-1993	PERCENTAGE CHANGE 1992-1993
ESTABLISHMENT EMPLOYMENT TOTAL	50,348	51,260	53,069	5.4	3.5
FARM PROPRIETORS	1,013	991	965	-4.7	-2.6
NON FARM PROPRIETORS	10,420	10,522	10,665	2.4	1.4
WAGE AND SALARY	38,915	39,747	41,439	6.5	4.3
INDUSTRY : FARM	1,104	1,076	1,064	-3.6	-1.1
MANUFACTURING	6,841	6,863	6,900	0.9	0.5
CONSTRUCTION	3,410	3,944	4,214	23.6	6.8
MINING	39	0	0	-100	
GOVERNMENT	6,578	6,655	6,755	2.7	1.5
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	2,257	2,189	2,163	-4.2	-1.2
FINANCE, INSURANCE & REAL ESTATE	3,415	3,515	3,547	3.9	0.9
RETAIL AND WHOLESALE TRADE	13,370	13,376	14,280	6.8	6.8
SERVICES	13,334	13,034	13,500	1.2	3.6
TOTAL PVT SERVICE-PRODUCING	32,376	32,114	33,490	3.4	4.3
ALL INDUSTRY TOTAL	50,348	50,652	52,423	4.1	3.5
POPULATION (00s)	1,545	1,578	1,613	4.4	2.2
PERSONAL INCOME (RESIDENTS) (000s)	2,493,058	2,694,522	2,821,890	13.2	4.7
PER CAPITA PERSONAL INCOME ($)	16,138	17,076	17,499	8.4	2.5

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURES SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND MILITARY EMPLOYMENT, WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

FOOTNOTE 2: THE FOURTH COLUMN REPRESENTS THE PERCENTAGE GROWTH OR DECLINE FOR THE ENTIRE PERIOD SPECIFIED IN THE COLUMN HEADING. THIS IS NOT AN ANNUALIZED PERCENTAGE CHANGE.

FOOTNOTE 3: THE FIFTH COLUMN REPRESENTS THE PERCENTAGE OF GROWTH OR DECLINE FOR A ONE YEAR PERIOD AS SPECIFIED IN THE COLUMN HEADING.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F22 AA NAME: BANK OF ANYTOWN, ANYTOWN

HAMILTON COUNTY, OHIO	1990	1992	1993	PERCENTAGE CHANGE 1990 - 1993	PERCENTAGE CHANGE 1992 - 1993
ESTABLISHMENT EMPLOYMENT TOTAL	625,891	627,197	628,930	0.5	0.3
FARM PROPRIETORS	334	326	317	-5.1	-2.8
NONFARM PROPRIETORS	59,408	59,212	59,722	0.5	0.9
WAGE AND SALARY	566,149	567,659	568,891	0.5	0.2
INDUSTRY FARM	578	555	582	0.7	4.9
MANUFACTURING	115,893	111,842	107,927	-6.9	-3.5
CONSTRUCTION	29,246	29,101	29,451	0.7	1.2
MINING	613	551	537	-12.4	-2.5
GOVERNMENT	66,539	68,083	67,476	1.4	-0.9
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	30,801	28,944	28,802	-6.5	-0.5
FINANCE, INSURANCE & REAL ESTATE	52,456	51,706	52,520	0.1	1.6
RETAIL AND WHOLESALE TRADE	143,805	146,348	146,098	1.6	-0.2
SERVICE	185,960	190,067	195,537	5.2	2.9
TOTAL PVT SERVICE - PRODUCING	413,022	417,065	422,957	2.4	1.4
ALL INDUSTRY TOTAL	625,891	627,197	628,930	0.5	0.3
POPULATION(00s)	8,693	8,712	8,710	0.2	-0.0
PERSONAL INCOME (RESIDENTS) (000's)	18800200	19958656	20653731	9.9	3.5
PER CAPITA PERSONAL INCOME ($)	21,626	22,909	23,711	9.6	3.5

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURE SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND THE MILITARY EMPLOYMENT WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F228 AA NAME: BANK OF ANYTOWN, ANYTOWN

WARREN COUNTY, OHIO	1990	1992	1993	PERCENTAGE CHANGE 1990 - 1993	PERCENTAGE CHANGE 1992 - 1993
ESTABLISHMENT EMPLOYMENT TOTAL	46,273	48,313	50,889	10.0	5.3
FARM PROPRIETORS	983	962	937	-4.7	-2.6
NONFARM PROPRIETORS	8,214	8,297	8,420	2.5	1.5
WAGE AND SALARY	37,076	39,054	41,532	12.0	6.3
INDUSTRY					
FARM	1,174	1,141	1,144	-2.6	0.3
MANUFACTURING	6,913	8,000	9,059	31.0	13.2
CONSTRUCTION	2,621	2,633	2,775	5.9	5.4
MINING	54	61	70	29.6	14.8
GOVERNMENT	5,683	5,921	6,021	5.9	1.7
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	949	1,005	1,015	7.0	1.0
FINANCE, INSURANCE & REAL ESTATE	2,026	2,066	2,126	4.9	2.9
RETAIL AND WHOLESALE TRADE	12,738	13,174	13,966	9.6	6.0
SERVICE	14,115	14,312	14,713	4.2	2.8
TOTAL PVT SERVICE - PRODUCING	29,828	30,557	31,820	6.7	4.1
ALL INDUSTRY TOTAL	46,273	48,313	50,889	10.0	5.3
POPULATION(00s)	1,170	1,194	1,230	5.1	3.0
PERSONAL INCOME (RESIDENTS) (000's)	2,096,259	2,253,537	2,388,932	14.0	6.0
PER CAPITA PERSONAL INCOME ($)	17,922	18,869	19,415	8.3	2.9

FOOTNOTE 1: THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT EMPLOYMENT MEASURE SHOWN IN TABLE 1. THE MAJOR DIFFERENCES ARE THAT THE REIS DATA INCLUDE FARM, PROPRIETORS (SELF-EMPLOYED), AND THE MILITARY EMPLOYMENT WHEREAS THE BLS DATA DO NOT INCLUDE THESE WORKERS.

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 3 DETAIL

EMPLOYMENT, INCOME, AND POPULATION INFORMATION FROM REIS

MSA: 1640 AA CODE: F22 AA NAME: BANK OF ANYTOWN, ANYTOWN

	1990	1992	1993	PERCENTAGE CHANGE 1990 - 1993	PERCENTAGE CHANGE 1992 - 1993
ESTABLISHMENT EMPLOYMENT					
TOTAL	897,759	905,966	917,030	2.1	1.2
FARM PROPRIETORS	9,606	9,530	9,394	-2.2	--1.4
NONFARM PROPRIETORS	102,996	103,156	104,260	1.2	1.1
WAGE AND SALARY	785,157	793,280	803,376	2.3	1.3
INDUSTRY					
FARM	10,952	10,918	10,760	-1.8	-1.4
MANUFACTURING	150,511	147,919	146,084	-2.9	-1.2
CONSTRUCTION	45,158	46,357	48,401	7.2	4.4
MINING	797	687	683	-14.3	-0.6
GOVERNMENT	104,034	106,607	105,907	1.8	-.07
PRIVATE SERVICE-PRODUCING					
TRANSPORTATION AND UTILITIES	46,735	45,302	45,587	-2.5	0.6
FINANCE, INSURANCE & REAL ESTATE	66,990	66,385	67,333	0.5	1.4
RETAIL AND WHOLESALE TRADE	213,797	216,987	220,076	2.9	1.4
SERVICE	257,308	262,629	270,581	5.2	3.0
TOTAL PVT SERVICE - PRODUCING	584,830	591,303	603,577	3.2	2.1
ALL INDUSTRY TOTAL	896,282	903,791	915,412	2.1	1.3
POPULATION(00s)	15,439	15,577	15,719	1.8	0.9
PERSONAL INCOME (RESIDENTS) (000's)	29941436	31913284	33192088	10.9	4.0
PER CAPITA PERSONAL INCOME ($)	19,393	20,487	21,116	8.9	0.0

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 DETAIL

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228 - Bank of Anytown, Anytown

Dearborn County, Indiana
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	Number of Establishments		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Construction	1,342	130	127	2	1
Manufacturing	2,174	46	40	4	2
Transportation and Public Utilities	788	48	46	2	0
Wholesale Trade	264	45	45	0	0
Retail Trade	2,311	224	217	7	0
Finance, Insurance, and Real Estate	500	74	74	0	0
Services and Other	1,451	226	221	5	0
Total County	8,830	793	770	20	3

Footnote: The data in this table is a count of business establishments and not a count of firms. An establishment is categorized by its size, not by the size of the business that owns it. Second, the data is collected in only the month (March) of each year. Consequently, the information contained in this table may not always be a reliable measure of the economic performance of different sized firms within a region.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 DETAIL

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Ohio County, Indiana
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	---Number of Establishments--- With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Construction	48	14	14	0	0
Manufacturing	0	2	2	0	0
Transportation and Public Utilities	0	3	3	0	0
Wholesale Trade	0	2	2	0	0
Retail Trade	126	15	15	0	0
Finance, Insurance, and Real Estate	18	4	4	0	0
Services and Other	121	16	15	1	0
Total County	313	56	55	1	0

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 DETAIL

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Boone County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	Number of Establishments		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	24	3	3	0	0
Construction	1,353	180	175	5	0
Manufacturing	6,680	116	86	28	2
Transportation and Public Utilities	5,307	86	78	7	1
Wholesale Trade	1,972	112	104	7	1
Retail Trade	8,860	502	458	44	0
Finance, Insurance, and Real Estate	739	134	134	0	0
Administrative Auxiliary	1,139	16	12	3	1
Services and Other	8,028	525	499	24	2
Total County	34,102	1,674	1,549	118	7

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 DETAIL

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Campbell County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	--------Number of Establishments--------		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	0	1	1	0	0
Construction	1,547	196	192	4	0
Manufacturing	3,698	78	64	13	1
Transportation and Public Utilities	324	37	36	1	0
Wholesale Trade	1,104	80	78	2	0
Retail Trade	5,577	426	399	27	0
Finance, Insurance, and Real Estate	798	123	122	1	0
Administrative Auxiliary	831	11	8	3	0
Services and Other	5,685	509	498	10	1
Total County	19,564	1,461	1,398	61	2

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 DETAIL

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Gallatin County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	Number of Establishments: With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Construction	35	7	7	0	0
Manufacturing	58	4	4	0	0
Transportation and Public Utilities	0	6	6	0	0
Wholesale Trade	297	8	7	1	0
Retail Trade	141	25	25	0	0
Finance, Insurance, and Real Estate	19	5	5	0	0
Services and Other	106	19	18	1	0
Total County	656	74	72	2	0

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 DETAIL

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Grant County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	---Number of Establishments--- With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Construction	311	50	49	1	0
Manufacturing	333	13	10	3	0
Transportation and Public Utilities	191	20	19	1	0
Wholesale Trade	336	14	13	1	0
Retail Trade	1,307	118	113	5	0
Finance, Insurance, and Real Estate	179	28	28	0	0
Services and Other	670	89	86	3	0
Total County	3,327	332	318	14	0

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 DETAIL

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Kenton County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	Number of Establishments: With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	0	1	1	0	0
Construction	3,408	311	301	10	0
Manufacturing	6,345	163	129	32	2
Transportation and Public Utilities	4,557	123	112	9	2
Wholesale Trade	3,235	218	203	15	0
Retail Trade	11,829	723	675	46	2
Finance, Insurance, and Real Estate	2,711	261	251	10	0
Administrative Auxiliary	2,148	31	22	8	1
Services and Other	16,105	981	935	42	4
Total County	50,338	2,812	2,629	172	11

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 DETAIL

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Pendleton County, Kentucky
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	------------------------Number of Establishments--------------------------------------		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	0	1	1	0	0
Construction	56	19	19	0	0
Manufacturing	448	10	7	3	0
Transportation and Public Utilities	68	14	14	0	0
Wholesale Trade	0	10	10	0	0
Retail Trade	408	52	51	1	0
Finance, Insurance, and Real Estate	81	19	19	0	0
Services and Other	317	59	59	0	0
Total County	1,378	184	180	4	0

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 SUMMARY

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Brown County, Ohio
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	-------------------------Number of Establishments-------------------------------------		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	0	1	1	0	0
Construction	154	45	45	0	0
Manufacturing	1,552	26	19	7	0
Transportation and Public Utilities	856	22	21	0	1
Wholesale Trade	393	26	23	3	0
Retail Trade	1,180	143	138	5	0
Finance, Insurance, and Real Estate	396	41	40	1	0
Services and Other	1,179	159	155	4	0
Total County	5,710	463	442	20	1

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 DETAIL

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Clermont County, Ohio
MSA: 1640 CINCINNATI, OH-KY-in

Type of Industry	Number of Employees	Total Number Establishments	--------------------------Number of Establishments------------------------------------		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	0	1	1	0	0
Construction	2,078	375	371	4	0
Manufacturing	6,724	136	118	15	3
Transportation and Public Utilities	1,488	85	80	5	0
Wholesale Trade	1,791	153	146	7	0
Retail Trade	9,614	667	626	41	0
Finance, Insurance, and Real Estate	1,680	181	177	4	0
Administrative Auxiliary	53	12	9	3	0
Services and Other	8,663	809	779	29	1
Total County	32,091	2,419	2,307	108	4

Footnote: The data in this table is a count of business establishments and not a count of firms.
An establishment is categorized by its size, not by the size of the business that owns it.
Second, the data is collected in only the month (March) of each year. Consequently, the
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of the economic performance of different sized firms within a region.

COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 DETAIL

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Hamilton County, Ohio
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	--------Number of Establishments-------- With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	345	25	23	2	0
Construction	20,759	2,140	2,069	71	0
Manufacturing	109,917	1,626	1,279	317	30
Transportation and Public Utilities	27,311	808	709	92	7
Wholesale Trade	47,739	2,300	2,154	141	5
Retail Trade	98,220	5,918	5,517	392	9
Finance, Insurance, and Real Estate	33,549	2,555	2,456	92	7
Administrative Auxiliary	32,345	281	211	56	14
Services and Other	164,873	9,103	8,530	546	27
Total County	535,058	24,756	22,948	1,709	99

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COMMUNITY REINVESTMENT ACT
ECONOMICS PATTERNS TABLE 4 DETAIL
EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS
1992 COUNTY BUSINESS PATTERNS
from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Warren County, Ohio
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	------------------------Number of Establishments--------------------------------------		
			With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	43	6	6	0	0
Construction	1,246	261	259	2	0
Manufacturing	9,781	181	134	46	1
Transportation and Public Utilities	637	65	63	2	0
Wholesale Trade	2,200	165	157	8	0
Retail Trade	9,486	589	562	25	2
Finance, Insurance, and Real Estate	1,012	164	161	3	0
Administrative Auxiliary	0	12	9	2	1
Services and Other	7,826	669	635	33	1
Total County	32,231	2,112	1,986	121	5

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COMMUNITY REINVESTMENT ACT

ECONOMICS PATTERNS TABLE 4 SUMMARY

EMPLOYMENT DATA BY NUMBER OF ESTABLISHMENTS

1992 COUNTY BUSINESS PATTERNS

from U.S. Census

Assessment Area: F228-Bank of Anytown, Anytown

Summary by MSA
MSA: 1640 CINCINNATI, OH-KY-IN

Type of Industry	Number of Employees	Total Number Establishments	Number of Establishments: With 1 to 49 Employees	With 50 to 499 Employees	With 500 or more Employees
Mining	412	39	37	2	0
Construction	32,337	3,728	3,628	99	1
Manufacturing	147,710	2,401	1,892	468	41
Transportation and Public Utilities	41,527	1,317	1,187	119	11
Wholesale Trade	59,331	3,133	2,942	185	6
Retail Trade	149,059	9,402	8,796	593	13
Finance, Insurance, and Real Estate	41,682	3,589	3,471	111	7
Administrative Auxiliary	36,516	363	271	75	17
Services and Other	215,024	13,164	12,430	698	36
Total MSA	723,598	37,136	34,654	2,350	132

Footnote: The data in this table is a count of business establishments and not a count of firms. An establishment is categorized by its size, not by the size of the business that owns it. Second, the data is collected in only the month (March) of each year. Consequently, the information contained in this table may not always be a reliable measure of the economic performance of different sized firms within a region.

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

Community Reinvestment Act

Interagency Questions and Answers Regarding Community Reinvestment

AGENCY: Federal Financial Institutions Examination Council.

ACTION: Notice and request for comment.

SUMMARY: The Consumer Compliance Task Force of the Federal Financial Institutions Examination Council (FFIEC) is issuing Interagency Questions and Answers Regarding Community Reinvestment (Interagency Questions and Answers). To help financial institutions meet their responsibilities under the Community Reinvestment Act (CRA) and to increase public understanding of their CRA regulations, the staffs of the Office of the Comptroller of the Currency (OCC), the Federal Reserve Board (Board), the Federal Deposit Insurance Corporation (FDIC), and the Office of Thrift Supervision (OTS) (collectively, the "agencies") have prepared answers to the most frequently asked questions about community reinvestment. The Interagency Questions and Answers contain informal staff guidance for agency personnel, financial institutions, and the public.

DATES: Federal Register, Vol. 61, No. 204, Monday, October 21, 1996.

ADDRESSES: Questions and comments may be sent to Joe M. Cleaver, Executive Secretary, Federal Financial Institutions Examination Council, 2100 Pennsylvania Avenue NW., Suite 200, Washington, DC 20037, or by facsimile transmission to (202) 634-6556.

FOR FURTHER INFORMATION CONTACT:

OCC: Malloy Harris, National Bank Examiner, Consumer and Fiduciary Compliance Division, (202) 874-4446; or Margaret Hesse, Senior Attorney, Community and Consumer Law Division, (202) 874-5750, Office of the Comptroller of the Currency, 250 E Street, SW., Washington, DC 20219.

Board: Glenn E. Loney, Associate Director, Division of Consumer and Community Affairs, (202) 452-3585; or Robert deV. Frierson, Assistant General Counsel, Legal Division, (202) 452-3711, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551.

FDIC: Bobbie Jean Norris, Chief, Fair Lending Section, Division of Compliance and Consumer Affairs, (202) 942-3090; or Ann Hume Loikow, Counsel, Legal Division, (202) 898-3796, Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429.

OTS: Theresa A. Stark, Project Manager, Compliance Policy, (202) 906-7054; or Richard R. Riese, Project Manager, Compliance Policy, (202) 906-6134, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552.

SUPPLEMENTARY INFORMATION:

Background

Last year, the agencies revised their CRA regulations by issuing a joint final rule, which was published on May 4, 1995 (60 FR 22156). See 12 CFR parts 25, 228, 345 and 563e, implementing 12 U.S.C. 2901 et seq. The agencies published two notices of proposed rulemaking prior to publishing the joint final rule. See 58 FR 67466 (Dec. 21, 1993); 59 FR 51232 (Oct. 7, 1994). The agencies published related clarifying documents on December 20, 1995 (60 FR 66048) and May 10, 1996 (61 FR 21362).

Since publishing the joint final rule, the agencies have received numerous questions from financial institutions, examiners, and others about the new regulations. Some of the questions were answered in the preambles to the two proposed rules and the final rules. Some other questions were addressed in the FFIEC's Questions and Answers regarding community reinvestment, published in the Federal Register on February 19, 1993, (58 FR 9176) in connection with the CRA regulations then in effect. The agencies answered technical data reporting questions in an unpublished interagency document, Questions and Answers on CRA Data Collection and Reporting, issued in December 1995, and mailed directly to financial institutions and other interested parties. Additionally, the agencies have answered some questions through interagency staff letters and other informal communications.

The purpose of these Interagency Questions and Answers is to consolidate, to the extent possible, useful CRA information into a comprehensive document. These Interagency Questions and Answers supplement other documents that the agencies are not specifically superseding, including, for example, interagency staff CRA interpretive letters. See "Related action" below.

Small Business Regulatory Enforcement Fairness Act of 1996 (SBREFA)

The SBREFA requires an agency, for each rule for which it prepares a final regulatory flexibility analysis, to publish one or more compliance guides to help small entities understand how to comply with the rule.

Pursuant to section 605(b) of the Regulatory Flexibility Act, the agencies certified that their proposed CRA rule would not have a significant economic impact on a substantial number of small entities and invited public comments on that determination. See 58 FR 67478 (Dec. 21, 1993); 59 FR 51250 (Oct. 7, 1994). In response to public comment, the agencies voluntarily prepared a final regulatory flexibility analysis for the joint final rule, although the analysis was not required because it supported the agencies' earlier certification regarding the proposed rule. Because a regulatory flexibility analysis was not required, section 212 of the SBREFA does not apply to the final CRA rule. However, in their continuing efforts to provide clear, understandable regulations and to comply with the spirit of the SBREFA, the agencies have compiled the Interagency Questions and Answers. The Interagency Questions and Answers serve the same purpose as the compliance guide described in the SBREFA by providing guidance on a variety of issues of particular concern to small banks and thrifts.

Related action

The Questions and Answers regarding community reinvestment published in the Federal Register on February 19, 1993, (58 FR 9176) continue to apply to institutions that are examined under the 12 assessment factors in the CRA regulations as they existed prior to their amendment on May 4, 1994 (12 CFR 25 .7, 228.7, 345.7, and 563e.7). However, as institutions become subject to evaluation under the performance tests and standards of the amended CRA regulations, these Interagency Questions and Answers supersede, and, on July 1, 1997, the FFIEC will withdraw in its entirety, the February 1993 Questions and Answers regarding community reinvestment. These Interagency Questions and Answers subsume and supersede the December 1995 Questions and Answers on CRA Data Collection and Reporting.

Comments

The agencies invite public comment on a continuing basis. The agencies intend to update the Interagency Questions and Answers on a regular basis. If, after reading the Interagency Questions and Answers, financial institutions, examiners, community groups, or other interested parties have unanswered questions or comments about the agencies' community reinvestment regulations, they should submit them to the agencies. The agencies will consider including questions received from the public in future guidance.

Interagency Questions and Answers format

Questions and answers are grouped by the provision of the CRA regulations that they explicate and are presented in the same order as the regulatory provisions.

The Interagency Questions and Answers employ an abbreviated method to cite to the regulations. Because the regulations of the four agencies are substantively identical, corresponding sections of the different regulations usually bear the same suffix. Therefore, the Interagency Questions and Answers typically cite only to the suffix. For example, the small bank performance standards for national banks appear at 12 CFR 25.26; for Federal Reserve member banks, they appear at 12 CFR 228.26; for nonmember banks, at 12 CFR 345.26; and for thrifts, at 12 CFR 563e.26. Accordingly, the citation in this document would be to § __.26. In the few instances where the suffix in one of the regulations is different, the specific citation for that regulation is provided.

The text of the Interagency Questions and Answers follows:

Text of the Interagency Questions and Answers

Interagency Questions and Answers Regarding Community Reinvestment

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The agencies are providing answers to questions pertaining to the following provisions and topics of the CRA regulations:

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__.12(m) & 563e.12(l) Home mortgage loan

__.12(n) & 563e.12(m) Income level

__.12(o) & 563e.12(n) Limited purpose institution

__.12(s) & 563e.12(r) Qualified investment

__.12(t) Small institution

__.12(u) Small business loan

__.12(w) Wholesale institution

Section __.21--Performance tests, standards, and ratings, in general

__.21(a) Performance tests and standards

__.21(b) Performance context

__.21(b)(2) Information maintained by the institution or obtained from community contacts

__.21(b)(4) Institutional capacity and constraints

__.21(b)(5) Institution's past performance and the performance of similarly situated lenders

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__.22(a) Scope of test

__.22(a)(1) Types of loans considered

__.22(a)(2) Other loan data

__.22(b) Performance criteria

__.22(b)(1) Lending activity

__.22(b)(2) and (3) Geographic distribution and borrower characteristics

__.22(c) Affiliate lending

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__.22(c)(2) Constraints on affiliate lending

__.22(c)(2)(i) No affiliate may claim a loan origination or loan purchase if another institution claims the same loan origination or purchase

__.22(c)(2)(ii) If an institution elects to have its supervisory agency consider loans within a particular lending category made by one or more of the institution's affiliates in a particular assessment area, the institution shall elect to have the agency consider all loans within that lending category in that particular assessment area made by all of the institution's affiliates

__.22(d) Lending by a consortium or a third party

Section __.23--Investment test

__.23(b) Exclusion

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The body of the Interagency Questions and Answers Regarding Community Reinvestment follows:

Section __.11--Authority, purposes, and scope

__.11(c) Scope

25.11(c)(3), 228.11(c)(3) & 345.11(c)(3) Certain special purpose banks

Q1. Is the list of special purpose banks exclusive?

A1. No, there may be other examples of special purpose banks. These banks engage in specialized activities that do not involve granting credit to the public in the ordinary course of business. Special purpose banks typically serve as correspondent banks, trust companies, or clearing agents or engage only in specialized services, such as cash management controlled disbursement services. A financial institution, however, does not become a special purpose bank merely by ceasing to make loans and, instead, making investments and providing other retail banking services.

Q2. To be a special purpose bank, must a bank limit its activities in its charter?

A2. No. A special purpose bank may, but is not required to, limit the scope of its activities in its charter, articles of association or other corporate organizational documents. A bank that does not have legal limitations on its activities, but has voluntarily limited its activities, however, would no longer be exempt from CRA requirements if it subsequently engaged in activities that involve granting credit to the public in the ordinary course of business. A bank that believes it is exempt from CRA as a special purpose bank should seek confirmation of this status from its supervisory agency.

Section __.12--Definitions

__.12(a) Affiliate

Q1. Does the definition of "affiliate" include subsidiaries of an institution?

A1. Yes, "affiliate" includes any company that controls, is controlled by, or is under common control with another company. An institution's subsidiary is controlled by the institution and is, therefore, an affiliate.

__.12(f) & 563e.12(e) Branch

Q1. Do the definitions of "branch," "automated teller machine (ATM)," and "remote service facility (RSF)" include mobile branches, ATMs, and RSFs?

A1. Yes. Staffed mobile offices that are authorized as branches are considered "branches" and mobile ATMs and RSFs are considered "ATMs" and "RSFs."

Q2. Are loan production offices (LPOs) branches for purposes of the CRA?

A2. LPOs and other offices are not "branches" unless they are authorized as branches of the institution through the regulatory approval process of the institution's supervisory agency.

__.12(h) & 563e.12(g) Community development

Q1. Are community development activities limited to those that promote economic development?

A1. No. Although the definition of "community development" includes activities that promote economic development by financing small businesses or farms, the rule does not limit community development loans and services and qualified investments to those activities. Community development also includes community- or tribal-based child care, educational, health, or social services targeted to low- or moderate-income persons, affordable housing for low- or moderate-income individuals, and activities that revitalize or stabilize low- or moderate-income areas.

Q2. Must a community development activity occur inside a low- or moderate-income area in order for an institution to receive CRA consideration for the activity?

A2. No. Community development includes activities outside of low- and moderate-income areas that provide affordable housing for, or community services targeted to, low- or moderate-income individuals and activities that promote economic development by financing small businesses and farms. Activities that stabilize or revitalize particular low- or moderate-income areas (including by creating, retaining, or improving jobs for low- or moderate-income persons) also qualify as community development, even if the activities are not located in these low- or moderate-income areas. One example is financing a supermarket that serves as an anchor store in a small strip mall located at the edge of a middle-income area, if the mall stabilizes the adjacent low-income community by providing needed shopping services that are not otherwise available in the low-income community.

Q3. Does the regulation provide flexibility in considering performance in high-cost areas?

A3. Yes, the flexibility of the performance standards allows examiners to account in their evaluations for conditions in high-cost areas. Examiners consider lending and services to individuals and geographies of all income levels and businesses of all sizes and revenues. In addition, the flexibility in the requirement that community development loans, community development services, and qualified investments have as their “primary” purpose community development allows examiners to account for conditions in high-cost areas. For example, examiners could take into account the fact that activities address a credit shortage among middle-income people or areas caused by the disproportionately high cost of building, maintaining or acquiring a house when determining whether an institution's loan to or investment in an organization that funds affordable housing for middle-income people or areas, as well as low- and moderate-income people or areas, has as its primary purpose community development.

___.12(h)(3) & 563e.12(g)(3) Activities that promote economic development by financing businesses or farms that meet certain size eligibility standards

Q1. "Community development" includes activities that promote economic development by financing businesses or farms that meet certain size eligibility standards. Do all activities that finance these businesses and farms promote economic development?

A1. No, not necessarily. The agencies will presume that all financing for small businesses or farms made through Small Business Administration programs, such as an investment in a Small Business Investment Company, has an economic development purpose. Other activities that finance small businesses or farms that meet the size eligibility standards must support permanent job creation, retention, and/or improvement for persons who are currently low- or moderate-income or finance businesses and farms located in low- or moderate-income geographies or in geographies targeted for redevelopment by federal, state, local or tribal governments in order to be considered as promoting economic development.

___.12(i) & 563e.12(h) Community development loan

Q1. What are examples of community development loans?

A1. Examples of community development loans include, but are not limited to, loans to:

- Borrowers for affordable housing rehabilitation and construction, including construction and permanent financing of multifamily rental property serving low- and moderate-income persons;
- Not-for-profit organizations serving primarily low- and moderate-income housing or other community development needs;
- Borrowers to construct or rehabilitate community facilities that are located in low- and moderate-income areas or that serve primarily low- and moderate-income individuals;
- Financial intermediaries including Community Development Financial Institutions (CDFIs), Community Development Corporations (CDCs), minority- and women-owned financial institutions, community loan funds or pools, and low-income or community development credit unions that primarily lend or facilitate lending to promote community development.
- Local, state, and tribal governments for community development activities; and
- Borrowers to finance environmental clean-up or redevelopment of an industrial site as part of an effort to revitalize the low- or moderate-income community in which the property is located.

Q2. If a retail institution that is not required to report under the Home Mortgage Disclosure Act (HMDA) makes affordable home mortgage loans that would be HMDA-reportable home mortgage loans if it were a reporting institution, or if a small institution that is not required to collect and report loan data under CRA makes small business and small farm loans and consumer loans that would be collected and/or reported if the institution were a large institution, may the institution have these loans considered as community development loans?

A2. No. Although small institutions are not required to report or collect information on small business and small farm loans and consumer loans, and some institutions are not required to report information about their home mortgage loans under HMDA, if these institutions are retail institutions, the agencies will consider in their CRA evaluations the institutions' originations and purchases of loans that would have been collected or reported as small business, small farm, consumer or home mortgage loans, had the institution been a collecting and reporting institution under the CRA or the HMDA. Therefore, these loans will not be considered as community development loans. Multifamily dwelling loans, however, may be considered as community development loans as well as home mortgage loans. <u>See also</u> Q&A2 addressing § __.42(b)(2).

Q3. <u>Do secured credit cards or other credit card programs targeted to low- or moderate-income individuals qualify as community development loans?</u>

A3. No. Credit cards issued to low- or moderate-income individuals for household, family, or other personal expenditures, whether as part of a program targeted to such individuals or otherwise, do not qualify as community development loans because they do not have as their primary purpose any of the activities included in the definition of "community development."

Q4. <u>The regulation indicates that community development includes "activities that revitalize or stabilize low- or moderate-income geographies." Do all loans in a low- to moderate-income geography have a stabilizing effect?</u>

A4. No. Some loans may provide only indirect or short-term benefits to low- or moderate-income individuals in a low- or moderate-income geography. These loans are not considered to have a community development purpose. For example, a loan for upper-income housing in a distressed area is not considered to have a community development purpose simply because of the indirect benefit to low- or moderate-income persons from construction jobs or the increase in the local tax base that supports enhanced services to low- and moderate-income area residents. On the other hand, a loan for an anchor business in a distressed area (or a nearby area), that employs or serves residents of the area, and thus stabilizes the area, may be considered to have a community development purpose. For example, in an underserved, distressed area, a loan for a pharmacy that employs, and provides supplies to, residents of the area promotes community development.

Q5. Must there be some immediate or direct benefit to the institution's assessment area(s) to satisfy the regulations' requirement that qualified investments and community development loans or services benefit an institution's assessment area(s) or a broader statewide or regional area that includes the institution's assessment area(s)?

A5. No. The regulations, for example, recognize that community development organizations and programs are frequently efficient and effective ways for institutions to promote community development. These organizations and programs often operate on a statewide or even multi-state basis. Therefore, an institution's activity is considered a community development loan or service or a qualified investment if it supports an organization or activity that covers an area that is larger than, but includes, the institution's assessment area(s). The institution's assessment area need not receive an immediate or direct benefit from the institution's specific participation in the broader organization or activity, provided the purpose, mandate, or function of the organization or activity includes serving geographies or individuals located within the institution's assessment area. Furthermore, the regulations permit a wholesale or limited purpose institution to consider community development loans, community development services, and qualified investments wherever they are located, as long as the institution has otherwise adequately addressed the credit needs within its assessment area(s).

Q6. What is meant by a "regional area" in the requirement that a community development loan must benefit the institution's assessment area(s) or a broader statewide or regional area that includes the institution's assessment area(s)?

A6. A "regional area" may be as small as a city or county or as large as a multistate area. For example, the "mid-Atlantic states" may comprise a regional area. When examiners evaluate community development loans that benefit a regional area that includes the institution's assessment area, however, the examiners will consider the size of the regional area and the actual or potential benefit to the institution's assessment area(s). In most cases, the larger the regional area, the more diffuse the benefit will be to the institution's assessment area(s). Examiners may view loans with more direct benefits to an institution's assessment area(s) as more responsive to the credit needs of the area(s) than loans for which the actual benefit to the assessment area(s) is uncertain or for which the benefit is diffused throughout a larger area that includes the assessment area(s).

__.12(j) & 563e.12(i) Community development service

Q1. In addition to meeting the definition of "community development" in the regulation, community development services must also be related to the provision of financial services. What is meant by "provision of financial services"?

A1. Providing financial services means providing services of the type generally provided by the financial services industry. Providing financial services often involves informing community members about how to get or use credit or otherwise providing credit services or information to the community. For example, service on the board of directors of an organization that promotes credit availability or finances affordable housing is related to the provision of financial services. Providing technical assistance about financial services to community-based groups, local or tribal government agencies, or intermediaries that help to meet the credit needs of low- and moderate-income individuals or small businesses and farms is also providing financial services. By contrast, activities that do not take advantage of the employees' financial expertise, such as neighborhood cleanups, do not involve the provision of financial services.

Q2. Are personal charitable activities provided by an institution's employees or directors outside the ordinary course of their employment considered community development services?

A2. No. Services must be provided as a representative of the institution. For example, if a financial institution’s director, on her own time and not as a representative of the institution, volunteers one evening a week at a local community development corporation’s financial counseling program, the institution may not consider this activity a community development service.

Q3. What are examples of community development services?

A3. Examples of community development services include, but are not limited to, the following:

- Providing technical assistance on financial matters to nonprofit, tribal or government organizations serving low- and moderate-income housing or economic revitalization and development needs;
- Providing technical assistance on financial matters to small businesses or community development organizations;
- Lending employees to provide financial services for organizations facilitating affordable housing construction and rehabilitation or development of affordable housing;
- Providing credit counseling, home buyers and home maintenance counseling, financial planning or other financial services education to promote community development and affordable housing;
- Establishing school savings programs for low- or moderate-income individuals;

- Providing electronic benefits transfer and point of sale terminal systems to improve access to financial services, such as by decreasing costs, for low- or moderate-income individuals; and
- Providing other financial services with the primary purpose of community development, such as low-cost bank accounts or free government check cashing that increases access to financial services for low- or moderate-income individuals.

Examples of technical assistance activities that might be provided to community development organizations include:

- Serving on a loan review committee;
- Developing loan application and underwriting standards;
- Developing loan processing systems;
- Developing secondary market vehicles or programs;
- Assisting in marketing financial services, including development of advertising and promotions, publications, workshops and conferences;
- Furnishing financial services training for staff and management;
- Contributing accounting/bookkeeping services; and
- Assisting in fund raising, including soliciting or arranging investments.

__.12(k) & 563e.12(j) Consumer loan

Q1. Are home equity loans considered "consumer loans"?

A1. Home equity loans made for purposes other than home purchase, home improvement or refinancing home purchase or home improvement loans are consumer loans if they are extended to one or more individuals for household, family, or other personal expenditures.

Q2. <u>May a home equity line of credit be considered a “consumer loan” even if part of the line is for home improvement purposes?</u>

A2. If the predominant purpose of the line is home improvement, the line may only be reported under HMDA and may not be considered a consumer loan. However, the full amount of the line may be considered a “consumer loan” if its predominant purpose is for household, family, or other personal expenditures, and to a lesser extent home improvement, and the full amount of the line has not been reported under HMDA. This is the case even though there may be “double counting” because part of the line may also have been reported under HMDA.

Q3. <u>How should an institution collect or report information on loans the proceeds of which will be used for multiple purposes?</u>

A3. If an institution makes a single loan or provides a line of credit to a customer to be used for both consumer and small business purposes, consistent with the Call Report and TFR instructions, the institution should determine the major (predominant) component of the loan or the credit line and collect or report the entire loan or credit line in accordance with the regulation’s specifications for that loan type.

<u>__.12(m) & 563e.12(l) Home mortgage loan</u>

Q1. <u>Does the term “home mortgage loan” include loans other than “home purchase loans”?</u>

A1. Yes. “Home mortgage loan” includes a “home improvement loan” as well as a “home purchase loan,” as both terms are defined in the HMDA regulation, Regulation C, 12 CFR part 203. This definition also includes multifamily (five-or-more families) dwelling loans, loans for the purchase of manufactured homes, and refinancings of home improvement and home purchase loans.

Q2. Some financial institutions broker home mortgage loans. They typically take the borrower's application and perform other settlement activities; however, they do not make the credit decision. The broker institutions may also initially fund these mortgage loans, then immediately assign them to another lender. Because the broker institution does not make the credit decision, under Regulation C (HMDA), they do not record the loans on their HMDA-LARs, even if they fund the loans. May an institution receive any consideration under CRA for its home mortgage loan brokerage activities?

A2. Yes. A financial institution that funds home mortgage loans but immediately assigns the loans to the lender that made the credit decisions may present information about these loans to examiners for consideration under the lending test as "other loan data." Under Regulation C, the broker institution does not record the loans on its HMDA-LAR because it does not make the credit decisions, even if it funds the loans. An institution electing to have these home mortgage loans considered must maintain information about all of the home mortgage loans that it has funded in this way. Examiners will consider this other loan data using the same criteria by which home mortgage loans originated or purchased by an institution are evaluated.

Institutions that do not provide funding but merely take applications and provide settlement services for another lender that makes the credit decisions will receive consideration for this service as a retail banking service. Examiners will consider an institution's mortgage brokerage services when evaluating the range of services provided to low-, moderate-, middle- and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies. Alternatively, an institution's mortgage brokerage service may be considered a community development service if the primary purpose of the service is community development.

An institution wishing to have its mortgage brokerage service considered as a community development service must provide sufficient information to substantiate that its primary purpose is community development and to establish the extent of the services provided.

__.12(n) & 563e.12(m) Income level

Q1. Where do institutions find income level data for geographies and individuals?

A1. The income levels for geographies, i.e., census tracts and block numbering areas, are derived from Census Bureau information and are updated every ten years. Institutions may contact their regional Census Bureau office or the Census Bureau's Income Statistics Office at (301) 763-8576 to obtain income levels for geographies. See Appendix A for a list of the regional Census Bureau offices. The income levels for individuals are derived from information calculated by the Department of Housing and Urban Development (HUD) and updated annually. Institutions may contact HUD at (800) 245-2691 to request a copy of "FY [year number, e.g., 1996] Median Family Incomes for States and their Metropolitan and Nonmetropolitan Portions."

Alternatively, institutions may obtain a list of the 1990 Census Bureau-calculated and the annually updated HUD median family incomes for MSAs and statewide nonmetropolitan areas by calling the Federal Financial Institution Examination Council's (FFIEC's) HMDA Help Line at (202) 452-2016. A free copy will be faxed to the caller through the "fax-back" system. Institutions may also call this number to have "faxed-back" an order form, from which they may order a list providing the median family income level, as a percentage of the appropriate MSA or nonmetropolitan median family income, of every census tract and BNA. This list costs $50. Institutions may also obtain the list of MSA and statewide nonmetropolitan area median family incomes or an order form through the FFIEC's CRA home page on the Internet at 'http://www.ffiec.bog.frb.fed.us/cra/'.

__.12(o) & 563e.12(n) Limited purpose institution

Q1. What constitutes a "narrow product line" in the definition of "limited purpose institution"?

A1. An institution offers a narrow product line by limiting its lending activities to a product line other than a traditional retail product line required to be evaluated under the lending test (i.e., home mortgage, small business, and small farm loans). Thus, an institution engaged only in making credit card or motor vehicle loans offers a narrow product line, while an institution limiting its lending activities to home mortgages is not offering a narrow product line.

Q2. What factors will the agencies consider to determine whether an institution that, if limited purpose, makes loans outside a narrow product line, or, if wholesale, engages in retail lending, will lose its limited purpose or wholesale designation because of too much other lending?

A2. Wholesale institutions may engage in some retail lending without losing their designation if this activity is incidental and done on an accommodation basis. Similarly, limited purpose institutions continue to meet the narrow product line requirement if they provide other types of loans on an infrequent basis. In reviewing other lending activities by these institutions, the agencies will consider the following factors:

- Is the other lending provided as an incident to the institution's wholesale lending?
- Are the loans provided as an accommodation to the institution's wholesale customers?
- Are the loans made only infrequently to the limited purpose institution's customers?
- Does only an insignificant portion of the institution's total assets and income result from the

other lending?

- How significant a role does the institution play in providing that type(s) of loan in the institution's assessment area(s)?
- Does the institution hold itself out as offering that type(s) of loan?
- Does the lending test or the community development test present a more accurate picture of the institution's CRA performance?

Q3. Do "niche institutions" qualify as limited purpose (or wholesale) institutions?

A3. Generally, no. Institutions that are in the business of lending to the public, but specialize in certain types of retail loans (for example, home mortgage or small business loans) to certain types of borrowers (for example, to high-end income level customers or to corporations or partnerships of licensed professional practitioners) ("niche institutions") generally would not qualify as limited purpose (or wholesale) institutions.

__.12(s) & 563e.12(r) Qualified investment

Q1. Does the CRA regulation provide authority for institutions to make investments?

A1. No. The CRA regulation does not provide authority for institutions to make investments that are not otherwise allowed by Federal law.

Q2. Are mortgage-backed securities or municipal bonds "qualified investments"?

A2. As a general rule, mortgage-backed securities and municipal bonds are not qualified investments because they do not have as their primary purpose community development, as defined in the CRA regulations. Nonetheless, mortgage-backed securities or municipal bonds designed primarily to finance community development generally are qualified investments. Municipal bonds or other securities with a primary purpose of community development need not be housing-related. For example, a bond to fund a community facility or park or to provide sewage services as part of a plan to redevelop a low-income neighborhood is a qualified investment. Housing-related bonds or securities must primarily address affordable housing (including multifamily rental housing) needs in order to qualify.

Q3. Are Federal Home Loan Bank stocks and membership reserves with the Federal Reserve Banks "qualified investments"?

A3. No. Federal Home Loan Bank stock and membership reserves with the Federal Reserve Banks do not have a sufficient connection to community development to be qualified investments.

Q4. What are examples of qualified investments?

A4. Examples of qualified investments include, but are not limited to, investments, grants, deposits or shares in or to:

- Financial intermediaries (including, Community Development Financial Institutions (CDFIs), Community Development Corporations (CDCs), minority- and women-owned financial institutions, community loan funds, and low-income or community development credit unions) that primarily lend or facilitate lending in low- and moderate-income areas or to low- and moderate-income individuals in order to promote community development, such as a CDFI that promotes economic development on an Indian reservation;
- Organizations engaged in affordable housing rehabilitation and construction, including multifamily rental housing;
- Organizations, including, for example, Small Business Investment Companies (SBICs) and specialized SBICs, that promote economic development by financing small businesses;
- Facilities that promote community development in low- and moderate-income areas for

low- and moderate-income individuals, such as youth programs, homeless centers, soup kitchens, health care facilities, battered women's centers, and alcohol and drug recovery centers;

- Projects eligible for low-income housing tax credits;
- State and municipal obligations, such as revenue bonds, that specifically support affordable housing or other community development;
- Not-for-profit organizations serving low- and moderate-income housing or other community development needs, such as counseling for credit, home-ownership, home maintenance, and other financial services education; and
- Organizations supporting activities essential to the capacity of low- and moderate-income individuals or geographies to utilize credit or to sustain economic development, such as, for example, day care operations and job training programs that enable people to work.

Q5. Will an institution receive consideration for charitable contributions as "qualified investments"?

A5. Yes, provided they have as their primary purpose community development as defined in the regulations. A charitable contribution, whether in cash or an in-kind contribution of property, is included in the term "grant." A qualified investment is not disqualified because an institution receives favorable treatment for it (for example, as a tax deduction or credit) under the Internal Revenue Code.

Q6. An institution makes or participates in a community development loan. The institution provided the loan at below-market interest rates or "bought down" the interest rate to the borrower. Is the lost income resulting from the lower interest rate or buy-down a qualified investment?

A6. No. The agencies will, however, consider the innovativeness and complexity of the community development loan within the bounds of safe and sound banking practices.

Q7. Will the agencies consider as a qualified investment the wages or other compensation of an employee or director who provides assistance to a community development organization on behalf of the institution?

A7. No. However, the agencies will consider donated labor of employees or directors of a financial institution in the service test if the activity is a community development service.

__.12(t) Small institution

Q1. How are the "total bank and thrift assets" of a holding company determined?

A1. "Total banking and thrift assets" of a holding company are determined by combining the total assets of all banks and/or thrifts that are majority-owned by the holding company. An institution is majority-owned if the holding company directly or indirectly owns more than 50 percent of its outstanding voting stock.

Q2. How are Federal and State branch assets of a foreign bank calculated for purposes of the CRA?

A2. A Federal or State branch of a foreign bank is considered a small institution if the Federal or State branch has less than $250 million in assets and the total assets of the foreign bank's or its holding company's U.S. bank and thrift subsidiaries that are subject to the CRA are less than $1 billion. This calculation includes not only FDIC-insured bank and thrift subsidiaries, but also the assets of any FDIC-insured branch of the foreign bank and the assets of any uninsured Federal or State branch (other than a limited branch or a Federal agency) of the foreign bank that results from an acquisition described in section 5(a)(8) of the International Banking Act of 1978 (12 U.S.C. § 3103(a)(8)).

__.12(u) Small business loan

Q1. Are loans to nonprofit organizations considered small business loans or are they considered community development loans?

A1. To be considered a small business loan, a loan must meet the definition of "loan to small business" in the instructions in the "Consolidated Reports of Conditions and Income" (Call Report) and "Thrift Financial Reports" (TFR). In general, a loan to a nonprofit organization, for business or farm purposes, where the loan is secured by nonfarm nonresidential property and the original amount of the loan is $1 million or less, if a business loan, or $500,000 or less, if a farm loan, would be reported in the Call Report and TFR as a small business or small farm loan. If a loan to a nonprofit organization is reportable as a small business or small farm loan, it cannot also be considered as a community development loan, except by a wholesale or limited purpose institution. Loans to nonprofit organizations that are not small business or small farm loans for Call Report and TFR purposes may be considered as community development loans if they meet the regulatory definition.

Q2. Are loans secured by commercial real estate considered small business loans?

A2. Yes, depending on their principal amount. Small business loans include loans secured by "nonfarm nonresidential properties," as defined in the Call Report and TFR, in amounts less than $1 million.

Q3. Are loans secured by nonfarm residential real estate to finance small businesses "small business loans"?

A3. No. Loans secured by nonfarm residential real estate that are used to finance small businesses are not included as "small business" loans for Call Report and TFR purposes. The agencies recognize that many small businesses are financed by loans secured by residential real estate. If these loans promote community development, as defined in the regulation, they may be considered as community development loans. Otherwise, at an institution's option, the institution may collect and maintain data separately concerning these loans and request that the data be considered in its CRA evaluation as "Other Secured Lines/Loans for Purposes of Small Business."

Q4. Are credit cards issued to small businesses considered "small business loans"?

A4. Credit cards issued to a small business or to individuals to be used, with the institution's knowledge, as business accounts are small business loans if they meet the definitional requirements in the Call Report or TFR instructions.

__.12(w) Wholesale institution

Q1. What factors will the agencies consider in determining whether an institution is in the business of extending home mortgage, small business, small farm, or consumer loans to retail customers?

A1. The agencies will consider whether:

- the institution holds itself out to the retail public as providing such loans; and
- the institution's revenues from extending such loans are significant when compared to its overall operations.

A wholesale institution may make some retail loans without losing its wholesale designation as described above in Q&A2 addressing sections __.12(o) and 563e.12(n).

Section __.21--Performance tests, standards, and ratings, in general

__.21(a) Performance tests and standards

Q1. Are all community development activities weighted equally by examiners?

A1. No. Examiners will consider the responsiveness to credit and community development needs, as well as the innovativeness and complexity of an institution's community development lending, qualified investments, and community development services. These criteria include consideration of the degree to which they serve as a catalyst for other community development activities. The criteria are designed to add a qualitative element to the evaluation of an institution's performance.

__.21(b) Performance context

Q1. Is the performance context essentially the same as the former regulation's needs assessment?

A1. No. The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The agencies will provide examiners with much of this information prior to the examination. The performance context is not a formal or written assessment of community credit needs.

__.21(b)(2) Information maintained by the institution or obtained from community contacts

Q1. Will examiners consider performance context information provided by institutions?

A1. Yes. An institution may provide examiners with any information it deems relevant, including information on the lending, investment, and service opportunities in its assessment area(s). This information may include data on the business opportunities addressed by lenders not subject to the CRA. Institutions are not required, however, to prepare a needs assessment. If an institution provides information to examiners, the agencies will not expect information other than what the institution normally would develop to prepare a business plan or to identify potential markets and customers, including low- and moderate-income persons and geographies in its assessment area(s). The agencies will not evaluate an institution's efforts to ascertain community credit needs or rate an institution on the quality of any information it provides.

Q2. Will examiners conduct community contact interviews as part of the examination process?

A2. Yes. Examiners will consider information obtained from interviews with local community, civic, and government leaders. These interviews provide examiners with knowledge regarding the local community, its economic base, and community development initiatives. To ensure that information from local leaders is considered -- particularly in areas where the number of potential contacts may be limited -- examiners may use information obtained through an interview with a single community contact for examinations of more than one institution in a given market. In addition, the agencies will consider information obtained from interviews conducted by other agency staff and by the other agencies. In order to augment contacts previously used by the agencies and foster a wider array of contacts, the agencies will share community contact information.

___.21(b)(4) Institutional capacity and constraints

Q1. Will examiners consider factors outside of an institution's control that prevent it from engaging in certain activities?

A1. Yes. Examiners will take into account statutory and supervisory limitations on an institution's ability to engage in any lending, investment, and service activities. For example, a savings association that has made few or no qualified investments due to its limited investment authority may still receive a low satisfactory rating under the investment test if it has a strong lending record.

__.21(b)(5) Institution's past performance and the performance of similarly situated lenders

Q1. Can an institution's assigned rating be adversely affected by poor past performance?

A1. Yes. The agencies will consider an institution's past performance in its overall evaluation. For example, an institution's past performance may support a rating of "substantial noncompliance" if the institution has not improved performance rated as "needs to improve."

Q2. How will examiners consider the performance of similarly situated lenders?

A2. The performance context section of the regulation permits the performance of similarly situated lenders to be considered, for example, as one of a number of considerations in evaluating the geographic distribution of an institution's loans to low-, moderate-, middle-, and upper-income geographies. This analysis, as well as other analyses, may be used, for example, where groups of contiguous geographies within an institution's assessment area(s) exhibit abnormally low penetration. In this regard, the performance of similarly situated lenders may be analyzed if such an analysis would provide accurate insight into the institution's lack of performance in those areas. The regulation does not require the use of a specific type of analysis under these circumstances. Moreover, no ratio developed from any type of analysis is linked to any lending test rating.

Section __.22--Lending test

__.22(a) Scope of test

__.22(a)(1) Types of loans considered

Q1. If a large retail institution is not required to collect and report home mortgage data under the HMDA, will the agencies still evaluate the institution's home mortgage lending performance?

A1. Yes. The agencies will sample the institution's home mortgage loan files in order to assess its performance under the lending test criteria.

Q2. When will examiners consider consumer loans as part of an institution's CRA evaluation?

A2. Consumer loans will be evaluated if the institution so elects; and an institution that elects not to have its consumer loans evaluated will not be viewed less favorably by examiners than one that does. However, if consumer loans constitute a substantial majority of the institution's business, the agencies will evaluate them even if the institution does not so elect. The agencies interpret "substantial majority" to be so significant a portion of the institution's lending activity by number or dollar volume of loans that the lending test evaluation would not meaningfully reflect its lending performance if consumer loans were excluded.

__.22(a)(2) Other loan data

Q1. How are lending commitments (such as letters of credit) evaluated under the regulation?

A1. The agencies consider lending commitments (such as letters of credit) only at the option of the institution. Commitments must be legally binding between an institution and a borrower in order to be considered. Information about lending commitments will be used by examiners to enhance their understanding of an institution's performance.

Q2. Will examiners review application data as part of the lending test?

A2. Application activity is not a performance criterion of the lending test. However, examiners may consider this information in the performance context analysis because this information may give examiners insight on, for example, the demand for loans.

Q3: May a financial institution receive consideration under CRA for modification, extension, and consolidation agreements (MECAs), in which it obtains loans from other institutions without actually purchasing or refinancing the loans, as those terms have been interpreted under CRA?

A3: Yes. In some states, MECAs, which are not considered loan refinancings because the existing loan obligations are not satisfied and replaced, are common. Although these transactions are not considered to be purchases or refinancings, as those terms have been interpreted under CRA, they do achieve the same results. An institution may present information about its MECA activities to examiners for consideration under the lending test as "other loan data."

___.22(b) Performance criteria

Q1. How will examiners apply the performance criteria in the lending test?

A1: Examiners will apply the performance criteria reasonably and fairly, in accord with the regulations, the examination procedures, and this Guidance. In doing so, examiners will disregard efforts by an institution to manipulate business operations or present information in an artificial light that does not accurately reflect an institution's overall record of lending performance.

___.22(b)(1) Lending activity

Q1. How will the agencies apply the lending activity criterion to discourage an institution from originating loans that are viewed favorably under CRA in the institution itself and referring other loans, which are not viewed as favorably, for origination by an affiliate?

A1. Examiners will review closely institutions with (1) a small number and amount of home mortgage loans with an unusually good distribution among low- and moderate-income areas and low- and moderate-income borrowers and (2) a policy of referring most, but not all, of their home mortgage loans to affiliated institutions. If an institution is making loans mostly to low- and moderate-income individuals and areas and referring the rest of the loan applicants to an affiliate for the purpose of receiving a favorable CRA rating, examiners may conclude that the institution’s lending activity is not satisfactory because it has inappropriately attempted to influence the rating. In evaluating an institution’s lending, examiners will consider legitimate business reasons for the allocation of the lending activity.

__.22(b)(2) and (3) Geographic distribution and borrower characteristics

Q1. How do the geographic distribution of loans and the distribution of lending by borrower characteristics interact in the lending test?

A1. Examiners generally will consider both the distribution of an institution’s loans among geographies of different income levels and among borrowers of different income levels and businesses of different sizes. The importance of the borrower distribution criterion, particularly in relation to the geographic distribution criterion, will depend on the performance context. For example, distribution among borrowers with different income levels may be more important in areas without identifiable geographies of different income categories. On the other hand, geographic distribution may be more important in areas with the full range of geographies of different income categories.

Q2. <u>Must an institution lend to all portions of its assessment area?</u>

A2. The term “assessment area” describes the geographic area within which the agencies assess how well an institution has met the specific performance tests and standards in the rule. The agencies do not expect that simply because a census tract or block numbering area is within an institution’s assessment area(s) the institution must lend to that census tract or block numbering area. Rather the agencies will be concerned with conspicuous gaps in loan distribution that are not explained by the performance context. Similarly, if an institution delineated the entire county in which it is located as its assessment area, but could have delineated its assessment area as only a portion of the county, it will not be penalized for lending only in that portion of the county, so long as that portion does not reflect illegal discrimination or arbitrarily exclude low- or moderate-income geographies. The capacity and constraints of an institution, its business decisions about how it can best help to meet the needs of its assessment area(s), including those of low- and moderate-income neighborhoods, and other aspects of the performance context, are all relevant to explain why the institution is serving or not serving portions of its assessment area(s).

Q3. <u>Will examiners take into account loans made by affiliates when evaluating the proportion of an institution’s lending in its assessment area(s)?</u>

A3. Examiners will not take into account loans made by affiliates when determining the proportion of an institution’s lending in its assessment area(s), even if the institution elects to have its affiliate lending considered in the remainder of the lending test evaluation. However, examiners may consider an institution’s business strategy of conducting lending through an affiliate in order to determine whether a low proportion of lending in the assessment area(s) should adversely affect the institution's lending test rating.

Q4. When will examiners consider loans (other than community development loans) made outside an institution's assessment area(s)?

A4. Favorable consideration will be given for loans to low- and moderate-income persons and small business and farm loans outside of an institution's assessment area(s), provided the institution has adequately addressed the needs of borrowers within its assessment area(s). The agencies will apply this consideration not only to loans made by large retail institutions being evaluated under the lending test, but also to loans made by small institutions being evaluated under the small institution performance standards. Loans to low- and moderate-income persons and small businesses and farms outside of an institution's assessment area(s), however, will not compensate for poor lending performance within the institution's assessment area(s).

__.22(c) Affiliate lending

__.22(c)(1) In general

Q1. If an institution elects to have loans by its affiliate(s) considered, may it elect to have only certain categories of loans considered?

A1. Yes. An institution may elect to have only a particular category of its affiliate's lending considered. The basic categories of loans are home mortgage loans, small business loans, small farm loans, community development loans, and the five categories of consumer loans (motor vehicle loans, credit card loans, home equity loans, other secured loans, and other unsecured loans).

__.22(c)(2) Constraints on affiliate lending__

__.22(c)(2)(i) No affiliate may claim a loan origination or loan purchase if another institution claims the same loan origination or purchase__

Q1. How is this constraint on affiliate lending applied?

A1. This constraint prohibits one affiliate from claiming a loan origination or purchase claimed by another affiliate. However, an institution can count as a purchase a loan originated by an affiliate that the institution subsequently purchases, or count as an origination a loan later sold to an affiliate, provided the same loans are not sold several times to inflate their value for CRA purposes.

__.22(c)(2)(ii) If an institution elects to have its supervisory agency consider loans within a particular lending category made by one or more of the institution's affiliates in a particular assessment area, the institution shall elect to have the agency consider all loans within that lending category in that particular assessment area made by all of the institution's affiliates__

Q1. How is this constraint on affiliate lending applied?

A1. This constraint prohibits "cherry-picking" affiliate loans within any one category of loans. The constraint requires an institution that elects to have a particular category of affiliate lending in a particular assessment area considered to include all loans of that type made by all of its affiliates in that particular assessment area. For example, assume that an institution has one or more affiliates, such as a mortgage bank that makes loans in the institution's assessment area. If the institution elects to include the mortgage bank's home mortgage loans, it must include all of the mortgage bank's home mortgage loans made in its assessment area. The institution cannot elect to include only those low- and moderate-income home mortgage loans made by the mortgage bank affiliate and not home mortgage loans to middle- and upper-income individuals or areas.

Q2. How is this constraint applied if an institution's affiliates are also insured depository institutions subject to the CRA?

A2. Strict application of this constraint against "cherry-picking" to loans of an affiliate that is also an insured depository institution covered by the CRA would produce the anomalous result that the other institution would, without its consent, be unable to count its own loans. Because the agencies did not intend to deprive an institution subject to the CRA of receiving consideration for its own lending, the agencies read this constraint slightly differently in cases involving a group of affiliated institutions, some of which are subject to the CRA and share the same assessment area(s). In those circumstances, an institution that elects to include all of its mortgage affiliate's home mortgage loans in its assessment area would not automatically be required to include all home mortgage loans in its assessment area of another affiliate institution subject to the CRA. However, all loans of a particular type made by any affiliate in the institution's assessment area(s) must either be counted by the lending institution or by another affiliate institution that is subject to the CRA. This reading reflects the fact that a holding company may, for business reasons, choose to transact different aspects of its business in different subsidiary institutions. However, the method by which loans are allocated among the institutions for CRA purposes must reflect actual business decisions about the allocation of banking activities among the institutions and should not be designed solely to enhance their CRA evaluations.

__.22(d) Lending by a consortium or a third party

Q1. Will equity and equity-type investments in a third party receive positive consideration under the lending test?

A1. If an institution has made an equity or equity-type investment in a third party, loans made by the third party may be considered under the lending test. On the other hand, asset-backed and debt securities that do not represent an equity-type interest in a third party will not be considered under the lending test unless the securities are booked by the purchasing institution as a loan. For example, if an institution purchases stock in a community development corporation ("CDC") that primarily lends in low- and moderate-income areas or to low- and moderate-income individuals in order to promote community development, the institution may claim a pro rata share of the CDC's loans as community development loans. The institution's pro rata share is based on its percentage of equity ownership in the CDC. Q&A1 addressing section __.23(b) provides information concerning consideration of an equity or equity-type investment under the investment test and both the lending and investment tests.

Q2. How will examiners evaluate loans made by consortia or third parties under the lending test?

A2. Loans originated or purchased by consortia in which an institution participates or by third parties in which an institution invests will only be considered if they qualify as community development loans and will only be considered under the community development criterion of the lending test. However, loans originated directly on the books of an institution or purchased by the institution are considered to have been made or purchased directly by the institution, even if the institution originated or purchased the loans as a result of its participation in a loan consortium. These loans would be considered under all the lending test criteria appropriate to them depending on the type of loan.

Q3. In some circumstances, an institution may invest in a third party, such as a community development bank, that is also an insured depository institution and is thus subject to CRA requirements. If the investing institution requests its supervisory agency to consider its pro rata share of community development loans made by the third party, as allowed under 12 CFR § __.22(d), may the third party also receive consideration for these loans?

A3. Yes, as long as the financial institution and the third party are not affiliates. The regulations state, at 12 CFR § __.22(c)(2)(i), that two affiliates may not both claim the same loan origination or loan purchase. However, if the financial institution and the third party are not affiliates, the third party may receive consideration for the community development loans it originates, and the financial institution that invested in the third party may also receive consideration for its pro rata share of the same community development loans under 12 CFR § __.22(d).

Section __.23--Investment test

__.23(b) Exclusion

Q1. Even though the regulations state that an activity that is considered under the lending or service tests cannot also be considered under the investment test, may parts of an activity be considered under one test and other parts be considered under another test?

A1. Yes, in some instances the nature of an activity may make it eligible for consideration under more than one of the performance tests. For example, certain investments and related support provided by a large retail institution to a CDC may be evaluated under the lending, investment, and service tests. Under the service test, the institution may receive consideration for any community development services that it provides to the CDC, such as service by an executive of the institution on the CDC's board of directors. If the institution makes an investment in the CDC that the CDC uses to make community development loans, the institution may receive consideration under the lending test for its pro-rata share of community development loans made by the CDC. Alternatively, the institution's investment may be considered under the investment test, assuming it is a qualified investment. In addition, an institution may elect to have a part of its investment considered under the lending test and the remaining part considered under the investment test. If the investing institution opts to have a portion of its investment evaluated under the lending test by claiming a share of the CDC's community development loans, the amount of investment considered under the investment test will be offset by that portion. Thus, the institution would only receive consideration under the investment test for the amount of its investment multiplied by the percentage of the CDC's assets that meet the definition of a qualified investment.

Section __.24--Service test

__.24(d) Performance criteria -- retail banking services

Q1. How do examiners evaluate the availability and effectiveness of an institution's systems for delivering retail banking services?

A1. Convenient access to full service branches within a community is an important factor in determining the availability of credit and non-credit services. Therefore, the service test performance standards place primary emphasis on full service branches while still considering alternative systems, such as automated teller machines ("ATMs"). The principal focus is on an institution's current distribution of branches; therefore, an institution is not required to expand its branch network or operate unprofitable branches. Under the service test, alternative systems for delivering retail banking services, such as ATMs, are considered only to the extent that they are effective alternatives in providing needed services to low- and moderate-income areas and individuals.

__.24(d)(3) Availability and effectiveness of alternative systems for delivering retail banking services

Q1. How will examiners evaluate alternative systems for delivering retail banking services?

A1. The regulation recognizes the multitude of ways in which an institution can provide services, for example, ATMs, banking by telephone or computer, and bank-by-mail programs. Delivery systems other than branches will be considered positively under the regulation to the extent that they are effective alternatives to branches in providing needed services to low- and moderate-income areas and individuals. The list of systems in the regulation is not intended to be inclusive.

Q2. Are debit cards considered under the service test as an alternative delivery system?

A2. By themselves, no. However, if debit cards are a part of a larger combination of products, such as a comprehensive electronic banking service, that allows an institution to deliver needed services to low- and moderate-income areas and individuals in its community, the overall delivery system that includes the debit card feature would be considered an alternative delivery system.

Section __.25 Community development test for wholesale or limited purpose institutions

__.25(d) Indirect activities

Q1. How are investments in third party community development organizations considered under the community development test?

A1. Similar to the lending test for retail institutions, investments in third party community development organizations may be considered as qualified investments or as community development loans or both (provided there is no double counting), at the institution's option, as described above in the discussion regarding sections __.22(d) and __.23(b).

__.25(f) Community development performance rating

Q1. Must a wholesale or limited purpose institution engage in all three categories of community development activities (lending, investment and service) to perform well under the community development test?

A1. No, a wholesale or limited purpose institution may perform well under the community development test by engaging in one or more of these activities.

Section __.26--Small institution performance standards

__.26(a) Performance criteria

Q1. May examiners consider, under one or more of the performance criteria of the small institution performance standards, lending-related activities, such as community development loans and lending-related qualified investments, when evaluating a small institution?

A1. Yes. Examiners can consider "lending-related activities," including community development loans and lending-related qualified investments, when evaluating the first four performance criteria of the small institution performance test. Although lending-related activities are specifically mentioned in the regulation in connection with only the first three criteria (i.e., loan-to-deposit ratio, percentage of loans in the institution's assessment area, and lending to borrowers of different incomes and businesses of different sizes), examiners can also consider these activities when they evaluate the fourth criteria -- geographic distribution of the institution's loans.

Q2. What is meant by "as appropriate" when referring to the fact that lending-related activities will be considered, "as appropriate," under the various small institution performance criteria?

A2. "As appropriate" means that lending-related activities will be considered when it is necessary to determine whether an institution meets or exceeds the standards for a satisfactory rating. Examiners will also consider other lending-related activities at an institution's request.

Q3. When evaluating a small institution's lending performance, will examiners consider, at the institution's request, community development loans originated or purchased by a consortium in which the institution participates or by a third party in which the institution has invested?

A3. Yes. However, a small institution that elects to have examiners consider community development loans originated or purchased by a consortium or third party must maintain sufficient information on its share of the community development loans so that the examiners may evaluate these loans under the small institution performance criteria.

Q4. Under the small institution performance standards, will examiners consider both loan originations and purchases?

A4. Yes. Consistent with the other assessment methods in the regulation, examiners will consider both loans originated and purchased by the institution. Likewise, examiners may consider any other loan data the small institution chooses to provide, including data on loans outstanding, commitments and letters of credit.

Q5. Under the small institution performance standards, how will qualified investments be considered for purposes of determining whether a small institution receives a satisfactory CRA rating?

A5. The small institution performance standards focus on lending and other lending-related activities. Therefore, examiners will consider only lending-related qualified investments for the purposes of determining whether the small institution receives a satisfactory CRA rating.

__.26(a)(1) Loan-to-deposit ratio

Q1. How is the loan-to-deposit ratio calculated?

A1. A small institution's loan-to-deposit ratio is calculated in the same manner that the Uniform Bank Performance Report/Uniform Thrift Performance Report (UBPR/UTPR) determines the ratio. It is calculated by dividing the institution's net loans and leases by its total deposits. The ratio is found in the Liquidity and Investment Portfolio section of the UBPR and UTPR. Examiners will use this ratio to calculate an average since the last examination by adding the quarterly loan-to-deposit ratios and dividing the total by the number of quarters.

Q2. How is the "reasonableness" of a loan-to-deposit ratio evaluated?

A2. No specific ratio is reasonable in every circumstance, and each small institution's ratio is evaluated in light of information from the performance context, including the institution's capacity to lend, demographic and economic factors present in the assessment area, and the lending opportunities available in the assessment area(s). If a small institution's loan-to-deposit ratio appears unreasonable after considering this information, lending performance may still be satisfactory under this criterion, taking into consideration the number and the dollar volume of loans sold to the secondary market or the number and amount and innovativeness or complexity of community development loans and lending-related qualified investments.

Q3. If an institution makes a large number of loans off-shore, will examiners segregate the domestic loan-to-deposit ratio from the foreign loan-to-deposit ratio?

A3. No. Examiners will look at the institution's net loan-to-deposit ratio for the whole institution, without any adjustments.

__.26(a)(2) Percentage of lending within assessment area(s)

Q1. Must a small institution have a majority of its lending in its assessment area(s) to receive a satisfactory performance rating?

A1. No. The percentage of loans and, as appropriate, other lending-related activities located in the bank's assessment area(s) is but one of the performance criteria upon which small institutions are evaluated. If the percentage of loans and other lending related activities in an institution's assessment area(s) is less than a majority, then the institution does not meet the standards for satisfactory performance only under this criterion. The effect on the overall performance rating of the institution, however, is considered in light of the performance context, including information regarding economic conditions, loan demand, the institution's size, financial condition and business strategies, and branching network and other aspects of the institution's lending record.

__.26(a)(3) and (4) Distribution of lending within assessment area(s) by borrower income and geographic location

Q1. How will a small institution's performance be assessed under these lending distribution criteria?

A1. Distribution of loans, like other small institution performance criteria, is considered in light of the performance context. For example, a small institution is not required to lend evenly throughout its assessment area(s) or in any particular geography. However, in order to meet the standards for satisfactory performance under this criterion, conspicuous gaps in a small institution's loan distribution must be adequately explained by performance context factors such as lending opportunities in the institution's assessment area(s), the institution's product offerings and business strategy, and institutional capacity and constraints. In addition, it may be impracticable to review the geographic distribution of the lending of an institution with few demographically distinct geographies within an assessment area. If sufficient information on the income levels of individual borrowers or the revenues or sizes of business borrowers is not available, examiners may use proxies such as loan size for estimating borrower characteristics, where appropriate.

__.26(b) Performance rating

Q1. How can a small institution achieve an "outstanding" performance rating?

A1. A small institution that meets each of the standards for a "satisfactory" rating and exceeds some or all of those standards may warrant an "outstanding" performance rating. In assessing performance at the "outstanding" level, the agencies consider the extent to which the institution exceeds each of the performance standards and, at the institution's option, its performance in making qualified investments and providing services that enhance credit availability in its assessment area(s). In some cases, a small institution may qualify for an "outstanding" performance rating solely on the basis of its lending activities, but only if its performance materially exceeds the standards for a "satisfactory" rating, particularly with respect to the penetration of borrowers at all income levels and the dispersion of loans throughout the geographies in its assessment area(s) that display income variation. An institution with a high loan-to-deposit ratio and a high percentage of loans in its assessment area(s), but with only a reasonable penetration of borrowers at all income levels or a reasonable dispersion of loans throughout geographies of differing income levels in its assessment area(s), generally will not be rated "outstanding" based only on its lending performance. However, the institution's performance in making qualified investments and its performance in providing branches and other services and delivery systems that enhance credit availability in its assessment area(s) may augment the institution's satisfactory rating to the extent that it may be rated "outstanding."

Q2. Will a small institution's qualified investments, community development loans, and community development services be considered if they do not directly benefit its assessment area(s)?

A2. Yes. These activities are eligible for consideration if they benefit a broader statewide or regional area that includes a small institution's assessment area(s), as discussed more fully in Q&A6 addressing sections __.12(i) and 563e.12(h).

Section __.27--Strategic plan

__.27(c) Plans in general

Q1. To what extent will the agencies provide guidance to an institution during the development of its strategic plan?

A1. An institution will have an opportunity to consult with and provide information to the agencies on a proposed strategic plan. Through this process, an institution is provided guidance on procedures and on the information necessary to ensure a complete submission. For example, the agencies will provide guidance on whether the level of detail as set out in the proposed plan would be sufficient to permit agency evaluation of the plan. However, the agencies' guidance during plan development and, particularly, prior to the public comment period, will not include commenting on the merits of a proposed strategic plan or on the adequacy of measurable goals.

Q2. How will a joint strategic plan be reviewed if the affiliates have different primary federal supervisors?

A2. The agencies will coordinate review of and action on the joint plan. Each agency will evaluate the measurable goals for those affiliates for which it is the primary regulator.

__.27(f) Plan content

__.27(f)(1) Measurable goals

Q1. How should "measurable goals" be specified in a strategic plan?

A1. Measurable goals (e.g., number of loans, dollar amount, geographic location of activity, and benefit to low- and moderate-income areas or individuals) must be stated with sufficient specificity to permit the public and the agencies to quantify what performance will be expected. However, institutions are provided flexibility in specifying goals. For example, an institution may provide ranges of lending amounts in different categories of loans. Measurable goals may also be linked to funding requirements of certain public programs or indexed to other external factors as long as these mechanisms provide a quantifiable standard.

__.27(g) Plan approval

__.27(g)(2) Public participation

Q1. How will the public receive notice of a proposed strategic plan?

A1. An institution submitting a strategic plan for approval by the agencies is required to solicit public comment on the plan for a period of thirty (30) days after publishing notice of the plan at least once in a newspaper of general circulation. The notice should be sufficiently prominent to attract public attention and should make clear that public comment is desired. An institution may, in addition, provide notice to the public in any other manner it chooses.

Section __.28--Assigned ratings

__.28(a) Ratings in general

Q1. How are institutions with domestic branches in more than one state assigned a rating?

A1. The evaluation of an institution that maintains domestic branches in more than one state ("multistate institution") will include a written evaluation and rating of its CRA record of performance as a whole and in each state in which it has a domestic branch. The written evaluation will contain a separate presentation on a multistate institution's performance for each metropolitan statistical area and the nonmetropolitan area within each state, if it maintains one or more domestic branch offices in these areas. This separate presentation will contain conclusions, supported by facts and data, on performance under the performance tests and standards in the regulation. The evaluation of a multistate institution that maintains a domestic branch in two or more states in a multistate metropolitan area will include a written evaluation (containing the same information described above) and rating of its CRA record of performance in the multistate metropolitan area. In such cases, the statewide evaluation and rating will be adjusted to reflect performance in the portion of the state not within the multistate metropolitan statistical area.

Q2. How are institutions that operate within only a single state assigned a rating?

A2. An institution that operates within only a single state ("single-state institution") will be assigned a rating of its CRA record based on its performance within that state. In assigning this rating, the agencies will separately present a single-state institution's performance for each metropolitan area in which the institution maintains one or more domestic branch offices. This separate presentation will contain conclusions, supported by facts and data, on the single-state institution's performance under the performance tests and standards in the regulation.

Q3. How do the agencies weight performance under the lending, investment and service test for large retail institutions?

A3. A rating of "outstanding," "high satisfactory," "low satisfactory," "needs to improve," or "substantial noncompliance," based on a judgment supported by facts and data, will be assigned under each performance test. Points will then be assigned to each rating as described in the first matrix set forth below. A large retail institution's overall rating under the lending, investment and service tests will then be calculated in accordance with the second matrix set forth below, which incorporates the rating principles in the regulation.

POINTS ASSIGNED FOR PERFORMANCE UNDER

LENDING, INVESTMENT AND SERVICE TESTS

	Lending	**Service**	**Investment**
Outstanding	12	6	6
High Satisfactory	9	4	4
Low Satisfactory	6	3	3
Needs to Improve	3	1	1
Substantial Noncompliance	0	0	0

COMPOSITE RATING POINT REQUIREMENTS

(Add points from three tests)

Rating	**Total Points**
Outstanding	20 or over
Satisfactory	11 through 19
Needs to Improve	5 through 10
Substantial Noncompliance	0 through 4

Note: There is one exception to the Composite Rating matrix. An institution may not receive a rating of “satisfactory” unless it receives at least “low satisfactory” on the lending test. Therefore, the total points are capped at three times the lending test score.

Section __.29--Effect of CRA performance on applications

__.29(a) CRA performance

Q1. What weight is given to an institution's CRA performance examination in reviewing an application?

A1. In cases in which CRA performance is a relevant factor, information from a CRA performance examination of the institution is a particularly important consideration in the applications process because it represents a detailed evaluation of the institution's CRA performance by its federal supervisory agency. In this light, an examination is an important, and often controlling, factor in the consideration of an institution's record. In some cases, however, the examination may not be recent or a specific issue raised in the application process, such as progress in addressing weaknesses noted by examiners, progress in implementing commitments previously made to the reviewing agency, or a supported allegation from a commenter, is relevant to CRA performance under the regulation and was not addressed in the examination. In these circumstances, the applicant should present sufficient information to supplement its record of performance and to respond to the substantive issues raised in the application proceeding.

Q2. What consideration is given to an institution's commitments for future action in reviewing an application by those agencies that consider such commitments?

A2. Commitments for future action are not viewed as part of the CRA record of performance. In general, institutions cannot use commitments made in the applications process to overcome a seriously deficient record of CRA performance. However, commitments for improvements in an institution's performance may be appropriate to address specific weaknesses in an otherwise satisfactory record or to address CRA performance when a financially troubled institution is being acquired.

__.29(b) Interested parties

Q1. What consideration is given to comments from interested parties in reviewing an application?

A1. Materials relating to CRA performance received during the applications process can provide valuable information. Written comments, which may express either support for or opposition to the application, are made a part of the record in accordance with the agencies' procedures, and are carefully considered in making the agencies' decision. Comments should be supported by facts about the applicant's performance and should be as specific as possible in explaining the basis for supporting or opposing the application. These comments must be submitted within the time limits provided under the agencies' procedures.

Q2. Is an institution required to enter into agreements with private parties?

A2. No. Although communications between an institution and members of its community may provide a valuable method for the institution to assess how best to address the credit needs of the community, the CRA does not require an institution to enter into agreements with private parties. These agreements are not monitored or enforced by the agencies.

Section __.41--Assessment area delineation

__.41(a) In general

Q1. How do the agencies evaluate "assessment areas" under the revised CRA regulations compared to how they evaluated "local communities" that institutions delineated under the original CRA regulations?

A1. The revised rule focuses on the distribution and level of an institution's lending, investments, and services rather than on how and why an institution delineated its "local community" or assessment area(s) in a particular manner. Therefore, the agencies will not evaluate an institution's delineation of its assessment area(s) as a separate performance criterion as they did under the original regulation. Rather, the agencies will only review whether the assessment area delineated by the institution complies with the limitations set forth in the regulations at section __.41(e).

Q2. <u>If an institution elects to have the agencies consider affiliate lending, will this decision affect the institution's assessment area(s)?</u>

A2. If an institution elects to have the lending activities of its affiliates considered in the evaluation of the institution's lending, the geographies in which the affiliate lends do not affect the institution's delineation of assessment area(s).

Q3. <u>Can a financial institution identify a specific ethnic group rather than a geographic area as its assessment area?</u>

A3. No, assessment areas must be based on geography.

<u>__.41(c) Geographic area(s) for institutions other than wholesale or limited purpose institutions</u>

<u>__.41(c)(1) Generally consist of one or more MSAs or one or more contiguous political subdivisions</u>

Q1. <u>Besides cities, towns, and counties, what other units of local government are political subdivisions for CRA purposes?</u>

A1. Townships and Indian reservations are political subdivisions for CRA purposes. Institutions should be aware that the boundaries of townships and Indian reservations may not be consistent with the boundaries of the census tracts or block numbering areas ("geographies") in the area. In these cases, institutions must ensure that their assessment area(s) consists only of whole geographies by adding any portions of the geographies that lie outside the political subdivision to the delineated assessment area(s).

Q2. Are wards, school districts, voting districts, and water districts political subdivisions for CRA purposes?

A2. No. However, an institution that determines that it predominantly serves an area that is smaller than a city, town or other political subdivision may delineate as its assessment area the larger political subdivision and then, in accordance with section __.41(d), adjust the boundaries of the assessment area to include only the portion of the political subdivision that it reasonably can be expected to serve. The smaller area that the institution delineates must consist of entire geographies, may not reflect illegal discrimination, and may not arbitrarily exclude low- or moderate-income geographies.

__.41(d) Adjustments to geographic area(s)

Q1. When may an institution adjust the boundaries of an assessment area to include only a portion of a political subdivision?

A1. Institutions must include whole geographies (i.e., census tracts or block numbering areas) in their assessment areas and generally should include entire political subdivisions. Because census tracts and block numbering areas are the common geographic areas used consistently nationwide for data collection, the agencies require that assessment areas be made up of whole geographies. If including an entire political subdivision would create an area that is larger than the area the institution can reasonably be expected to serve, an institution may, but is not required to, adjust the boundaries of its assessment area to include only portions of the political subdivision. For example, this adjustment is appropriate if the assessment area would otherwise be extremely large, of unusual configuration, or divided by significant geographic barriers (such as a river, mountain, or major highway system). When adjusting the boundaries of their assessment areas, institutions must not arbitrarily exclude low- or moderate-income geographies or set boundaries that reflect illegal discrimination.

__.41(e) Limitations on delineation of an assessment area

__.41(e)(3) May not arbitrarily exclude low- or moderate-income geographies

Q1. How will examiners determine whether an institution has arbitrarily excluded low- or moderate-income geographies?

A1. Examiners will make this determination on a case-by-case basis after considering the facts relevant to the institution's assessment area delineation. Information that examiners will consider may include:

- Income levels in the institution's assessment area(s) and surrounding geographies;
- Locations of branches and deposit-taking ATMs;
- Loan distribution in the institution's assessment area(s) and surrounding geographies;
- The institution's size;
- The institution's financial condition; and
- The business strategy, corporate structure and product offerings of the institution.

__.41(e)(4) May not extend substantially beyond a CMSA boundary or beyond a state boundary unless located in a multistate MSA

Q1. What are the maximum limits on the size of an assessment area?

A1. An institution shall not delineate an assessment area extending substantially across the boundaries of a consolidated metropolitan statistical area (CMSA) or the boundaries of an MSA, if the MSA is not located in a CMSA. Similarly, an assessment area may not extend substantially across state boundaries unless the assessment area is located in a multistate MSA. An institution may not delineate a whole state as its assessment area unless the entire state is contained within a CMSA. These limitations apply to wholesale and limited purpose institutions as well as other institutions.

An institution shall delineate separate assessment areas for the areas inside and outside a CMSA (or MSA if the MSA is not located in a CMSA) if the area served by the institution's branches outside the CMSA (or MSA) extends substantially beyond the CMSA (or MSA) boundary. Similarly, the institution shall delineate separate assessment areas for the areas inside and outside of a state if the institution's branches extend substantially beyond the boundary of one state (unless the assessment area is located in a multistate MSA). In addition, the institution should also delineate separate assessment areas if it has branches in areas within the same state that are widely separate and not at all contiguous. For example, an institution that has its main office in New York City and a branch in Buffalo, New York, and each office serves only the immediate areas around it, should delineate two separate assessment areas.

Q2. Can an institution delineate one assessment area that consists of an MSA and two large counties that abut the MSA but are not adjacent to each other?

A2. As a general rule, an institution's assessment area should not extend substantially beyond the boundary of an MSA if the MSA is not located in a CMSA. Therefore, the MSA would be a separate assessment area, and because the two abutting counties are not adjacent to each other and, in this example, extend substantially beyond the boundary of the MSA, the institution would delineate each county as a separate assessment area (so, in this example, there would be three assessment areas). However, if the MSA and the two counties were in the same CMSA, then the institution could delineate only one assessment area including them all.

Section __.42--Data collection, reporting, and disclosure

Q1. <u>When must an institution collect and report data under the CRA regulations?</u>

A1. All institutions except small institutions are subject to data collection and reporting requirements. A small institution is a bank or thrift that, as of December 31 of <u>either</u> of the prior two calendar years, had total assets of less than $250 million and was independent or an affiliate of a holding company that, as of December 31 of either of the prior two calendar years, had total banking and thrift assets of less than $1 billion.

For example:

Date	Institution's asset size	Data collection required for following calendar year?
12/31/94	$240 million	No
12/31/95	$260 million	No
12/31/96	$230 million	No
12/31/97	$280 million	No
12/31/98	$260 million	Yes, beginning 1/01/99

All institutions that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. In the example, above, the institution would report the data collected for calendar year 1999 by March 1, 2000.

The Board of Governors of the Federal Reserve System is handling the processing of the reports for all of the primary regulators. The reports should be submitted in a prescribed electronic format on a timely basis. The mailing address for submitting these reports is:

Attention: CRA Processing
Board of Governors of the Federal Reserve System
1709 New York Avenue, N.W.
5th Floor
Washington, DC 20006

Q2. Should an institution develop its own program for data collection, or will the regulators require a certain format?

A2. An institution may use the free software that is provided by the FFIEC to reporting institutions for data collection and reporting or develop its own program. Those institutions that develop their own programs must follow the precise format for the new CRA data collection and reporting rules. This format may be obtained by contacting the CRA Assistance Line at (202) 872-7584.

Q3. How should an institution report data on lines of credit?

A3. Institutions must collect and report data on lines of credit in the same way that they provide data on loan originations. Lines of credit are considered originated at the time the line is approved or increased; and an increase is considered a new origination. Generally, the full amount of the credit line is the amount that is considered originated. In the case of an increase to an existing line, the amount of the increase is the amount that is considered originated and that amount should be reported.

Q4. Should renewals of lines of credit be reported?

A4. No. Similar to loan renewals, renewals of lines of credit are not considered loan originations and should not be reported.

Q5. When should merging institutions collect data?

A5. Three scenarios of data collection responsibilities for the calendar year of a merger and subsequent data reporting responsibilities are described below.

- Two institutions are exempt from CRA collection and reporting requirements because of asset size. The institutions merge. No data collection is required for the year in which the merger takes place, regardless of the resulting asset size. Data collection would begin after two consecutive years in which the combined institution had year-end assets of at least $250 million or was part of a holding company that had year-end banking and thrift assets of at least $1 billion.

- Institution A, an institution required to collect and report the data, and Institution B, an exempt institution, merge. Institution A is the surviving institution. For the year of the merger, data collection is required for Institution A's transactions. Data collection is optional for the transactions of the previously exempt institution. For the following year, all transactions of the surviving institution must be collected and reported.
- Two institutions that each are required to collect and report the data merge. Data collection is required for the entire year of the merger and for subsequent years so long as the surviving institution is not exempt. The surviving institution may file either a consolidated submission or separate submissions for the year of the merger but must file a consolidated report for subsequent years.

Q6. <u>Can small institutions get a copy of the data collection software even though they are not required to collect or report data?</u>

A6. Yes. Any institution that is interested in receiving a copy of the software may send a written request to:

Attn: CRA Processing
Board of Governors of the Federal Reserve System
1709 New York Ave, N.W.
5th Floor
Washington, DC 20006

They may also call the CRA Assistance Line at (202) 872-7584 or send Internet e-mail to CRAHELP@FRB.GOV.

Q7. <u>If a small institution is designated a wholesale or limited purpose institution, must it collect data that it would not otherwise be required to collect because it is a small institution?</u>

A7. No. However, small institutions must be prepared to identify those loans, investments and services to be evaluated under the community development test.

__.42(a) Loan information required to be collected and maintained

Q1. Must institutions collect and report data on all commercial loans under $1 million at origination?

A1. No. Institutions that are not exempt from data collection and reporting are required to collect and report only those commercial loans that they capture in the Call Report, Schedule RC-C, Part II, and in the TFR, Schedule SB. Small business loans are defined as those whose original amounts are $1 million or less and that were reported as either "Loans secured by nonfarm or nonresidential real estate" or "Commercial and Industrial loans" in Part I of the Call Report or TFR.

Q2. For loans defined as small business loans, what information should be collected and maintained?

A2. Institutions that are not exempt from data collection and reporting are required to collect and maintain in a standardized, machine readable format information on each small business loan originated or purchased for each calendar year:

- A unique number or alpha-numeric symbol that can be used to identify the relevant loan file;
- The loan amount at origination;
- The loan location; and
- An indicator whether the loan was to a business with gross annual revenues of $1 million or less.

The location of the loan must be maintained by census tract or block numbering area. In addition, supplemental information contained in the file specifications includes a date associated with the origination or purchase and whether a loan was originated or purchased by an affiliate. The same requirements apply to small farm loans.

Q3. Will farm loans need to be segregated from business loans?

A3. Yes.

Q4. Should institutions collect and report data on all agricultural loans under $500,000 at origination?

A4. Institutions are to report those farm loans that they capture in the Call Report, Schedule RC-C, Part II and Schedule SB of the TFR. Small farm loans are defined as those whose original amounts are $500,000 or less and were reported as either “Loans to finance agricultural production and other loans to farmers” or “Loans secured by farmland” in Part I of the Call Report and TFR.

Q5. Should institutions collect and report data about small business and small farm loans that are refinanced or renewed?

A5. An institution collects and reports information about refinancings but does not collect and report information about renewals. A refinancing typically involves the satisfaction of an existing obligation that is replaced by a new obligation undertaken by the same borrower. When an institution refinances a loan, it is considered a new origination and loan data should be collected and reported if otherwise required. Consistent with HMDA, however, if under the original loan agreement, the institution is unconditionally obligated to refinance the loan, or is obligated to refinance the loan subject to conditions within the borrower’s control, the institution would not report these events as originations.

For purposes of the CRA data collection and reporting requirements, an extension of the maturity of an existing loan is a renewal, and is not considered a loan origination. Therefore, institutions should not collect and report data on loan renewals.

Q6. Does a loan to the "fishing industry" come under the definition of a small farm loan?

A6. Yes. Instructions for Part I of the Call Report and Schedule SB of the TFR include loans "made for the purpose of financing fisheries and forestries, including loans to commercial fishermen" as a component of the definition for "Loans to finance agricultural production and other loans to farmers." Part II of Schedule RC-C of the Call Report and Schedule SB of the TFR, which serve as the basis of the definition for small business and small farm loans in the revised regulation, capture both "Loans to finance agricultural production and other loans to farmers" and "Loans secured by farmland."

Q7. How should an institution report a home equity line of credit, part of which is for home improvement purposes, but the predominant part of which is for small business purposes?

A7. The institution has the option of reporting the portion of the home equity line that is for home improvement purposes under HMDA. That portion of the loan would then be considered when examiners evaluate home mortgage lending. If the line meets the regulatory definition of a "community development loan," the institution should collect and report information on the entire line as a community development loan. If the line does not qualify as a community development loan, the institution has the option of collecting and maintaining (but not reporting) the entire line of credit as "Other Secured Lines/Loans for Purposes of Small Business."

Q8. When collecting small business and small farm data for CRA purposes, may an institution collect and report information about loans to small businesses and small farms located outside the United States?

A8. At an institution's option, it may collect data about small business and small farm loans located outside the United States; however, it cannot report this data because the CRA data collection software will not accept data concerning loan locations outside the United States.

Q9. Is an institution that has no small farm or small business loans required to report under CRA?

A9. Each institution subject to data reporting requirements must, at a minimum, submit a transmittal sheet, definition of its assessment area(s), and a record of its community development loans. If the institution does not have community development loans to report, the record should be sent with "0" in the community development loan composite data fields. An institution that has not purchased or originated any small business or small farm loans during the reporting period would not submit the composite loan records for small business or small farm loans.

__.42(a)(2) Loan amount at origination

Q1. When an institution purchases a small business or small farm loan, which amount should the institution collect and report -- the original amount of the loan or the amount at purchase?

A1. When collecting and reporting information on purchased small business and small farm loans, an institution collects and reports the amount of the loan at origination, not at the time of purchase. This is consistent with the Call Report's and TFR's use of the "original amount of the loan" to determine whether a loan should be reported as a "loan to a small business" or a "loan to a small farm" and in which loan size category a loan should be reported. When assessing the volume of small business and small farm loan purchases for purposes of evaluating lending test performance under CRA, however, examiners will evaluate an institution's activity based on the amounts at purchase.

Q2. How should an institution collect data about multiple loan originations to the same business?

A2. If an institution makes multiple originations to the same business, the loans should be collected and reported as separate originations rather than combined and reported as they are on the Call Report or TFR, which reflect loans outstanding, rather than originations. However, if institutions make multiple originations to the same business solely to inflate artificially the number or volume of loans evaluated for CRA lending performance, the agencies may combine these loans for purposes of evaluation under the CRA.

Q3. How should an institution collect data pertaining to credit cards issued to small businesses?

A3. If an institution agrees to issue credit cards to a business' employees, all of the credit card lines opened on a particular date for that single business should be reported as one small business loan origination rather than reporting each individual credit card line, assuming the criteria in the "small business loan" definition in the regulation are met. The credit card program's "amount at origination" is the sum of all of the employee/business credit cards' credit limits opened on a particular date. If subsequently issued credit cards increase the small business credit line, the added amount is reported as a new origination.

__.42(a)(3) The loan location

Q1. Which location should an institution record if a small business loan's proceeds are used in a variety of locations?

A1. The institution should record the loan location by either the location of the business headquarters or the location where the greatest portion of the proceeds are applied, as indicated by the borrower.

__.42(a)(4) Indicator of gross annual revenue

Q1. When indicating whether a small business borrower had gross annual revenues of $1 million or less, upon what revenues should an institution rely?

A1. Generally, an institution should rely on the revenues that it considered in making its credit decision. For example, in the case of affiliated businesses, such as a parent corporation and its subsidiary, if the institution considered the revenues of the entity's parent or a subsidiary corporation of the parent as well, then the institution would aggregate the revenues of both corporations to determine whether the revenues are $1 million or less. Alternatively, if the institution considered the revenues of only the entity to which the loan is actually extended, the institution should rely solely upon whether gross annual revenues are above or below $1 million for that entity. However, if the institution considered and relied on revenues or income of a cosigner or guarantor that is not an affiliate of the borrower, the institution should not adjust the borrower's revenues for reporting purposes.

Q2. <u>If an institution that is not exempt from data collection and reporting does not request or consider revenue information to make the credit decision regarding a small business or small farm loan, must the institution collect revenue information in connection with that loan?</u>

A2. No. In those instances, the institution should enter the code indicating "revenues not known" on the individual loan portion of the data collection software or on an internally developed system. Loans for which the institution did not collect revenue information may not be included in the loans to businesses and farms with gross annual revenues of $1 million or less when reporting this data.

Q3. <u>What gross revenue should an institution use in determining the gross annual revenue of a start-up business?</u>

A3. The institution should use the actual gross annual revenue to date (including $0 if the new business has had no revenue to date). Although a start-up business will provide the institution with pro forma projected revenue figures, these figures may not accurately reflect actual gross revenue.

<u>__.42(b) Loan information required to be reported</u>

__.42(b)(1) Small business and small farm loan data

Q1. For small business and small farm loan information that is collected and maintained, what data should be reported?

A1. Each institution that is not exempt from data collection and reporting is required to report in machine-readable form annually by March 1 the following information, aggregated for each census tract or block numbering area in which the institution originated or purchased at least one small business or small farm loan during the prior year:

- The number and amount of loans originated or purchased with original amounts of $100,000 or less;
- The number and amount of loans originated or purchased with original amounts of more than $100,000 but less than or equal to $250,000;
- The number and amount of loans originated or purchased with original amounts of more than $250,000 but not more than $1 million; and
- To the extent that information is available, the number and amount of loans to businesses and farms with gross annual revenues of $1 million or less (using the revenues the institution considered in making its credit decision).

__.42(b)(2) Community development loan data

Q1. What information about community development loans must institutions report?

A1. Institutions subject to data reporting requirements must report the aggregate number and amount of community development loans originated and purchased during the prior calendar year.

Q2. If a loan meets the definition of a home mortgage, small business, or small farm loan AND qualifies as a community development loan, where should it be reported? Can FHA, VA and SBA loans be reported as community development loans?

A2. Except for multifamily affordable housing loans, which may be reported by retail institutions both under HMDA as home mortgage loans and as community development loans, in order to avoid double counting, retail institutions must report loans that meet the definitions of home mortgage, small business, or small farm loans only in those respective categories even if they also meet the definition of community development loans. As a practical matter, this is not a disadvantage for retail institutions because any affordable housing mortgage, small business, small farm or consumer loan that would otherwise meet the definition of a community development loan will be considered elsewhere in the lending test. Any of these types of loans that occur outside the institution's assessment area can receive favorable consideration under the borrower characteristic criteria of the lending test. See Q&A4 under § __.22(b)(2) & (3).

Limited purpose and wholesale institutions also must report loans that meet the definitions of home mortgage, small business, or small farm loans in those respective categories; however, they must also report any loans from those categories that meet the regulatory definition of "community development loans" as community development loans. There is no double counting because wholesale and limited purpose institutions are not subject to the lending test and, therefore, are not evaluated on their level and distribution of home mortgage, small business, small farm and consumer loans.

__.42(b)(3) Home mortgage loans

Q1. Must institutions that are not required to collect home mortgage loan data by the HMDA collect home mortgage loan data for purposes of the CRA?

A1. No. If an institution is not required to collect home mortgage loan data by the HMDA, the institution need not collect home mortgage loan data under the CRA. Examiners will sample these loans to evaluate the institution's home mortgage lending. If an institution wants to ensure that examiners consider all of its home mortgage loans, the institution may collect and maintain data on these loans.

__.42(c) Optional data collection and maintenance

__.42(c)(1) Consumer loans

Q1. What are the data requirements regarding consumer loans?

A1. There are no data reporting requirements for consumer loans. Institutions may, however, opt to collect and maintain data on consumer loans. If an institution chooses to collect information on consumer loans, it may collect data for one or more of the following categories of consumer loans: motor vehicle, credit card, home equity, other secured, and other unsecured. If an institution collects data for loans in a certain category, it must collect data for all loans originated or purchased within that category. The institution must maintain these data separately for each category for which it chooses to collect data. The data collected and maintained should include for each loan:

- A unique number or alpha-numeric symbol that can be used to identify the relevant loan file;
- The loan amount at origination or purchase;
- The loan location; and

- The gross annual income of the borrower that the institution considered in making its credit decision.

__.42(c)(1)(iv) Income of borrower

Q1. If an institution does not consider income when making an underwriting decision in connection with a consumer loan, must it collect income information?

A1. No. Further, if the institution routinely collects, but does not verify, a borrower's income when making a credit decision, it need not verify the income for purposes of data maintenance.

Q2. May an institution list “0” in the income field on consumer loans made to employees when collecting data for CRA purposes as the institution would be permitted to do under HMDA?

A2. Yes.

__.42(c)(2) Other loan data

Q1. Schedule RC-C, Part II of the Call Report and schedule SB of the TFR do not allow financial institutions to report loans for commercial and industrial purposes that are secured by residential real estate. Loans extended to small businesses with gross annual revenues of $1 million or less may, however, be secured by residential real estate. Is there a way to collect this information on the software to supplement an institution's small business lending data at the time of examination?

A1. Yes. If these loans promote community development, as defined in the regulation, the institution should collect and report information about these loans as community development loans. Otherwise, at an institution’s option, it may collect and maintain data concerning loans, purchases, and lines of credit extended to small businesses and secured by residential real estate for consideration in the CRA evaluation of its small business lending. To facilitate this optional data collection, the software distributed free-of-charge by the FFIEC provides that an institution may collect this information to supplement its small business lending data by choosing loan type, “Other Secured Lines/Loans for Purposes of Small Business,” in the individual loan data. (The title of the loan type, “Other Secured Lines of Credit for Purposes of Small Business,” which was found in the instructions accompanying the 1996 data collection software, is being changed to “Other Secured Lines/Loans for Purposes of Small Business” in order to accurately reflect that lines of credit and loans may be reported under this loan type.) This information should be maintained at the institution but should not be submitted for central reporting purposes.

Q2. Must an institution collect data on loan commitments and letters of credit?

A2. No. Institutions are not required to collect data on loan commitments and letters of credit. Institutions may, however, provide for examiner consideration information on letters of credit and commitments.

Q3. Are commercial and consumer leases considered loans for purposes of CRA data collection?

A3. Commercial and consumer leases are not considered small business or small farm loans or consumer loans for purposes of the data collection requirements in 12 CFR § __.42(a) & (c)(1). However, if an institution wishes to collect and maintain data about leases, the institution may provide this data to examiners as “other loan data” under 12 CFR § __.42(c)(2) for consideration under the lending test.

__.42(d) Data on affiliate lending

Q1. If an institution elects to have an affiliate's home mortgage lending considered in its CRA evaluation, what data must the institution make available to examiners?

A1. If the affiliate is a HMDA reporter, the institution must identify those loans reported by its affiliate under 12 CFR part 203 (Regulation C, implementing HMDA). At its option, the institution may either provide examiners with the affiliate's entire HMDA Disclosure Statement or just those portions covering the loans in its assessment area(s) that it is electing to consider. If the affiliate is not required by HMDA to report home mortgage loans, the institution must provide sufficient data concerning the affiliate's home mortgage loans for the examiners to apply the performance tests.

Section __.43--Content and availability of public file

__.43(a) Information available to the public

__.43(a)(1) Public comments

Q1. What happens to comments received by the agencies?

A1. Comments received by a Federal financial supervisory agency will be on file at the agency for use by examiners. Those comments are also available to the public unless they are exempt from disclosure under the Freedom of Information Act.

Q2. Is an institution required to respond to public comments?

A2. No. All institutions should review comments and complaints carefully to determine whether any response or other action is warranted. A small institution subject to the small institution performance standards is specifically evaluated on its record of taking action, if warranted, in response to written complaints about its performance in helping to meet the credit needs in its assessment area(s) (§ __.26(a)(5)). For all institutions, responding to comments may help to foster a dialogue with members of the community or to present relevant information to an institution's Federal financial supervisory agency. If an institution responds in writing to a letter in the public file, the response must also be placed in that file, unless the response reflects adversely on any person or placing it in the public file violates a law.

Q3. May an institution include a response to its CRA Performance Evaluation in its public file?

A3. Yes. However, the format and content of the evaluation, as transmitted by the supervisory agency, may not be altered or abridged in any manner. In addition, an institution that received a less than satisfactory rating during it most recent examination must include in its public file a description of its current efforts to improve its performance in helping to meet the credit needs of its entire community. The institution must update the description on a quarterly basis.

__.43(b) Additional information available to the public

__.43(b)(1) Institutions other than small institutions

Q1. Must an institution that elects to have affiliate lending considered include data on this lending in its public file?

A1. Yes. The lending data to be contained in an institution's public file covers the lending of the institution's affiliates, as well as of the institution itself, considered in the assessment of the institution's CRA performance. An institution that has elected to have mortgage loans of an affiliate considered must include either the affiliate's HMDA Disclosure Statements for the two prior years or the parts of the Disclosure Statements that relate to the institution's assessment area(s), at the institution's option.

__.43(c) Location of public information

Q1. What is an institution's "main office"?

A1. An institution's main office is the main, home, or principal office as designated in its charter.

Section __.44--Public notice by institutions

Q1. Are there any placement or size requirements for an institution's public notice?

A1. The notice must be placed in the institution's public lobby, but the size and placement may vary. The notice should be placed in a location and be of a sufficient size that customers can easily see and read it.

Section __.45--Publication of planned examination schedule

Q1. Where will the agencies publish the planned examination schedule for the upcoming calendar quarter?

A1. The agencies may use the Federal Register, a press release, the Internet, or other existing agency publications for disseminating the list of the institutions scheduled for CRA examinations during the upcoming calendar quarter. Interested parties should contact the appropriate Federal financial supervisory agency for information on how the agency is publishing the planned examination schedule.

APPENDIX B to Part __--CRA Notice

Q1. What agency information should be added to the CRA notice form?

A1. The following information should be added to the form:

OCC-supervised institutions only: The address of the deputy comptroller of the district in which the institution is located should be inserted in the appropriate blank. These addresses can be found at 12 CFR § 4.5(a).

OCC-, FDIC-, and Board-supervised institutions: "Officer in Charge of Supervision" is the title of the responsible official at the appropriate Federal Reserve Bank.

APPENDIX A

REGIONAL OFFICES OF THE BUREAU OF THE CENSUS

To obtain median family income levels of census tracts, MSAs, block numbering areas and statewide nonmetropolitan areas, contact the appropriate regional office of the Bureau of the Census as indicated below. The list shows the states covered by each regional office.

Atlanta
(404) 730-3833

Alabama, Florida, Georgia

Boston
(617) 424-0510

Connecticut, Maine, Massachusetts ,New Hampshire, Rhode Island, Vermont

Charlotte
(704) 344-6144

District of Columbia, Kentucky, North Carolina, South Carolina, Tennessee, Virginia

Chicago
(708) 562-1740

Illinois, Indiana, Wisconsin

Dallas
(214) 640-4470 or
(800) 835-9752

Louisiana, Mississippi, Texas

Denver
(303) 969-7750

Arizona, Colorado, Nebraska, New Mexico, North Dakota, South Dakota, Utah, Wyoming

Detroit
(313) 259-1875

Michigan, Ohio, West Virginia

Kansas City
(913) 551-6711

Arkansas, Iowa, Kansas, Minnesota, Missouri, Oklahoma

Los Angeles
(818) 904-6339

California

New York
(212) 264-4730

New York, Puerto Rico

Philadelphia
(215) 597-8313 or
(215) 597-8312

Delaware, Maryland, New Jersey, Pennsylvania

Seattle
(206) 728-5314

Alaska, Hawaii, Idaho, Montana, Nevada, Oregon, Washington

End of text of the Interagency Questions and Answers

[THIS SIGNATURE PAGE PERTAINS TO THE FFIEC'S NOTICE AND REQUEST FOR COMMENT ENTITLED "Interagency Questions and Answers Regarding Community Reinvestment."]

Dated:

Joe M. Cleaver
Executive Secretary,
Federal Financial Institutions Examination Council

BILLING CODES:

OCC: 4810-33-P (25%)
Board: 6210-01-P (25%)
FDIC: 6714-01-P (25%)
OTS: 6720-01-P (25%)